Remote Deposit Capture

Low Volume User Guide

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TIP

- Click on any heading to go directly to that section in the User Guide.

Client Obligations

While we have made every attempt to mitigate risks for all parties with the controls we have added to the system, there are a few areas that you as a user of remote deposit capture need to understand and prepare for.

They include:

- Client Confidential Information
- Duplicate Presentment of Items
- Destruction of Previously Captured Items
- Delegation of Bookkeeping Authority

Checks generally contain information or you as a receiver of the payment may collect information that provides you with a higher level of confidence in the check as payment. Many checks or verification processes include:

- Name (Primary and Secondary (Spouse))
- Address
- Phone Number
- Drivers License
- Social Security Number

Someone who wanted to compromise someone's identity would have all of the information they need to make this happen with the checks you have received for payment.
While this obligation exists without using remote deposit capture, your obligation is greater because you keep the paper items after scanning for a period of time.

One by-product of retaining paper checks longer than necessary is the possibility that you inadvertently deposit the items again (paper or electronic).
Again, we have made many system efforts to limit this from causing either you or the check writer undue hardship. We check for duplicate items at scanning and several times in our back-end process. If you accidentally deposit an item twice, it will most likely be identified and adjusted out of your deposit.

While we feel we can catch most of these items, adjustments to your deposits will introduce account reconcilement exceptions because your deposit is not posted at the amount you or your bookkeeper expected. It is much better to develop procedures around handling deposit and assign this responsibility to a select few trusted employees to ensure consistency in your deposit process.

As you see from the tips provided earlier, timely destruction of scanned items will meet many of your obligations when using remote deposit capture. We understand that you and/or your bookkeeper may have processes that rely on the check to properly post items to your accounting systems.

Low Volume RDC has included the following to assist in these processes and hopefully limit your need to retain the paper item:

- Deposit images made securely available on-line for up to two years
- Detailed and Summary reports (pre and post processing) are designed to assist in reconcilements
- Ability to capture and download check specific accounts receivable information.

When destroying items, you should use commercially reasonable methods for destruction. Commercially reasonable methods include, but are not limited to:

- Cross-cut office shredders
- Commercial secure shredding companies

In general, given the possibility for identity theft, it is a good practice to have a shredder in your office to securely destroy all of your confidential information as well.

We understand that the allocation of responsibilities is different from one business to the other and is generally based on the availability of resources. We do feel it necessary to remind you of the possible risks this introduces to you and ways that we have structured remote deposit capture to assist you in mitigating these risks. Low Volume RDC assists you by:

- Only allowing deposits through remote deposit capture to registered accounts.
- Providing Detailed and Summary reports (pre and post processing) with item images for you review and at your convenience.
- The ability to have final approval on the deposit before it is sent to the bank, giving you true separation of duties and oversight authority.

While we feel these control points help limit your exposure, they are only effective if you choose to use them. We encourage you to review all duties you have delegated and periodically inspect them to ensure they are being handled to your satisfaction.

Installing the Software

Low Volume RDC Installation Instructions

TIP

- It is important that the scanner is "not" plugged into the computer until the sofware installation is complete, doing so may corrupt the driver install.

TIP

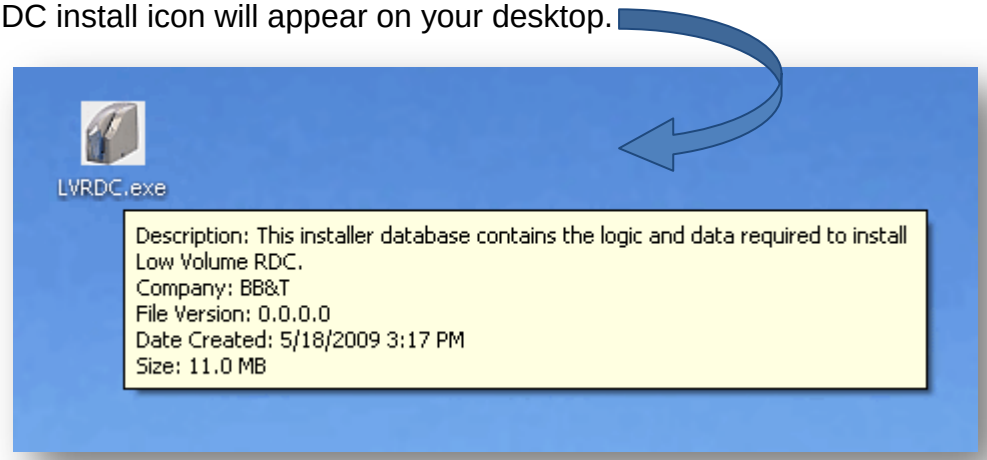
- It is important that Windows Update be up to date before installing the LVRDC software (see Windows Update Instructions Document).

Please ensure that your PC meets the following minimum standards:

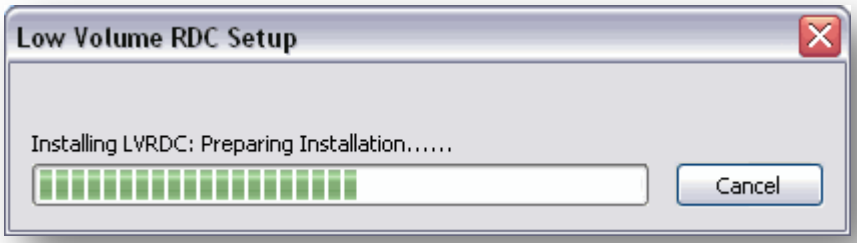
Recommended	Minimum
GHz Pentium IV processor or faster 1 GB RAM	1.6 GHz Pentium processor 512 MB RAM
1.5 GB free disk space	1.5 GB free disk space
Windows XP Professional & Vista, 32 bit	Windows XP Home & Vista, 32 bit
USB 2.0 port	USB 2.0 port

1. Logon to the LVRDC website and download the LVRDC software by clicking on the **Upgrade** link from the menu bar. The LVRDC.exe will be located on this page. Save the LVRDC.exe file to your desktop and log out of the website.

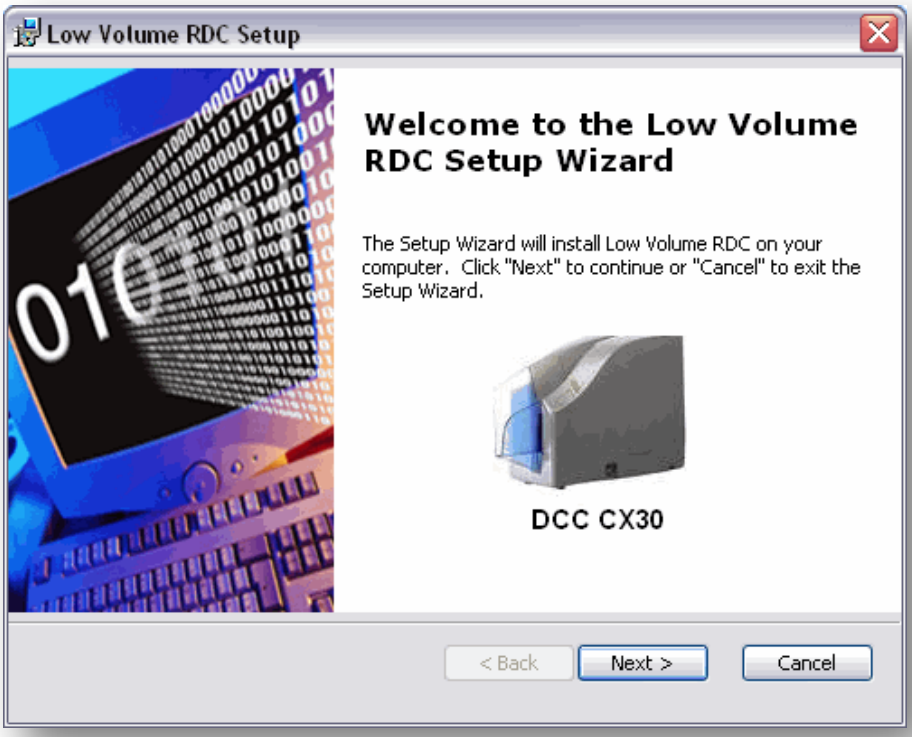
The LVRDC install icon will appear on your desktop.


LVRDC.exe
Description: This installer database contains the logic and data required to install Low Volume RDC.
Company: BB&T
File Version: 0.0.0.0
Date Created: 5/18/2009 3:17 PM
Size: 11.0 MB

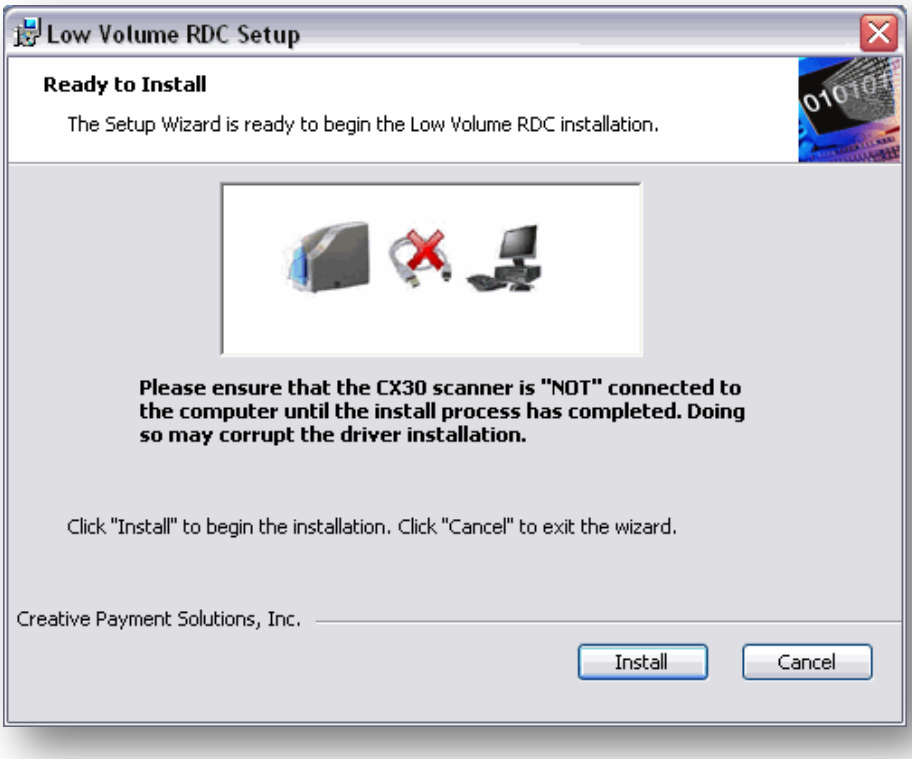
2. Double click the LVRDC.exe icon to initiate the installer.



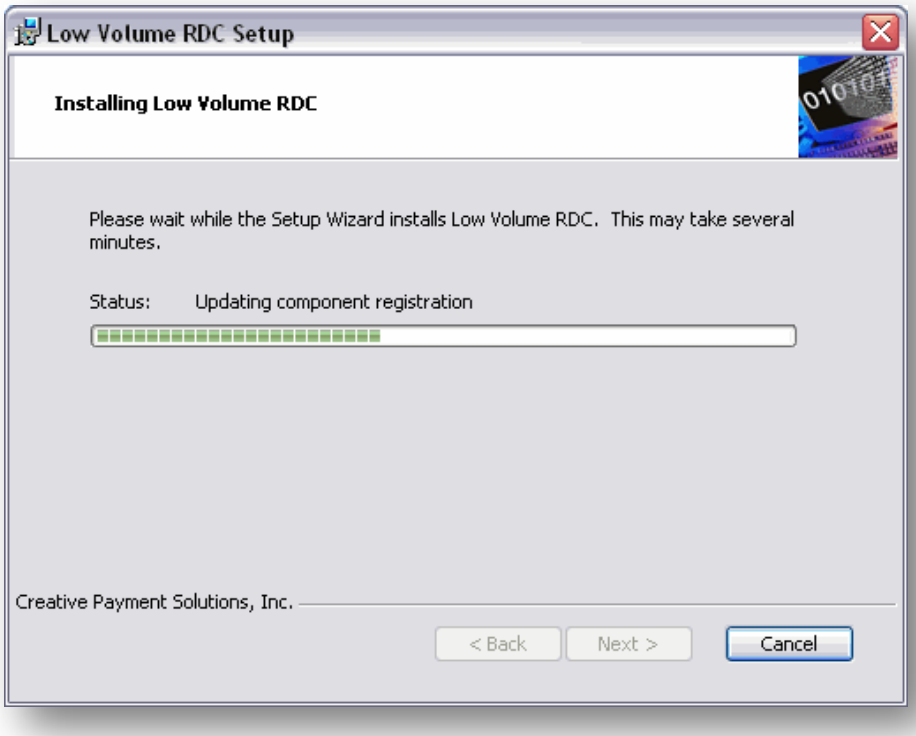
3. The Welcome screen will load. Select **Next** to proceed to the Install screen.


Low Volume RDC Setup
Welcome to the Low Volume RDC Setup Wizard
The Setup Wizard will install Low Volume RDC on your computer. Click "Next" to continue or "Cancel" to exit the Setup Wizard.
DCC CX30
< Back
Next >
Cancel

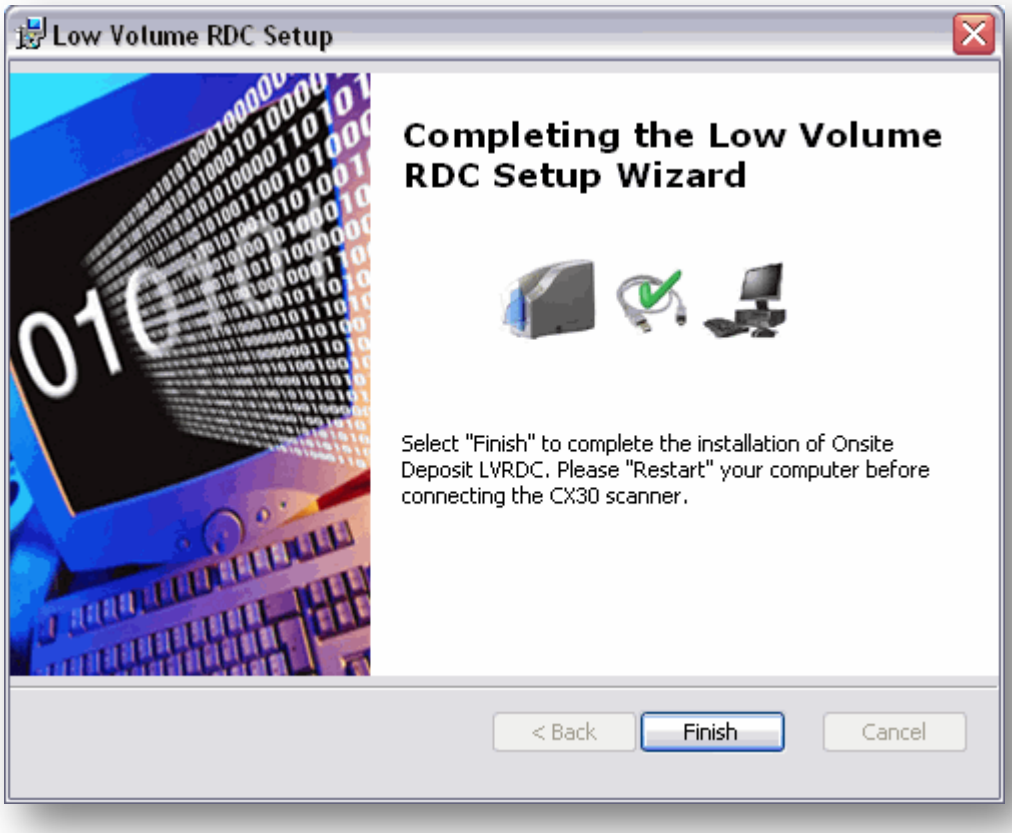
4. At the Ready to Install screen, select **Install**.


Low Volume RDC Setup
Ready to Install
The Setup Wizard is ready to begin the Low Volume RDC installation.
Please ensure that the CX30 scanner is "NOT" connected to the computer until the install process has completed. Doing so may corrupt the driver installation.
Click "Install" to begin the installation. Click "Cancel" to exit the wizard.
Creative Payment Solutions, Inc.
Install
Cancel

5. The installation progress screen will load.


Low Volume RDC Setup
Installing Low Volume RDC
Please wait while the Setup Wizard installs Low Volume RDC. This may take several minutes.
Status: Updating component registration
Creative Payment Solutions, Inc.
< Back
Next >
Cancel

6. Select **Finish** to complete the LVRDC software Installation.


Low Volume RDC Setup
Completing the Low Volume RDC Setup Wizard
Select "Finish" to complete the installation of Onsite Deposit LVRDC. Please "Restart" your computer before connecting the CX30 scanner.
< Back
Finish
Cancel

7. The scanner may now be connected to the computer.

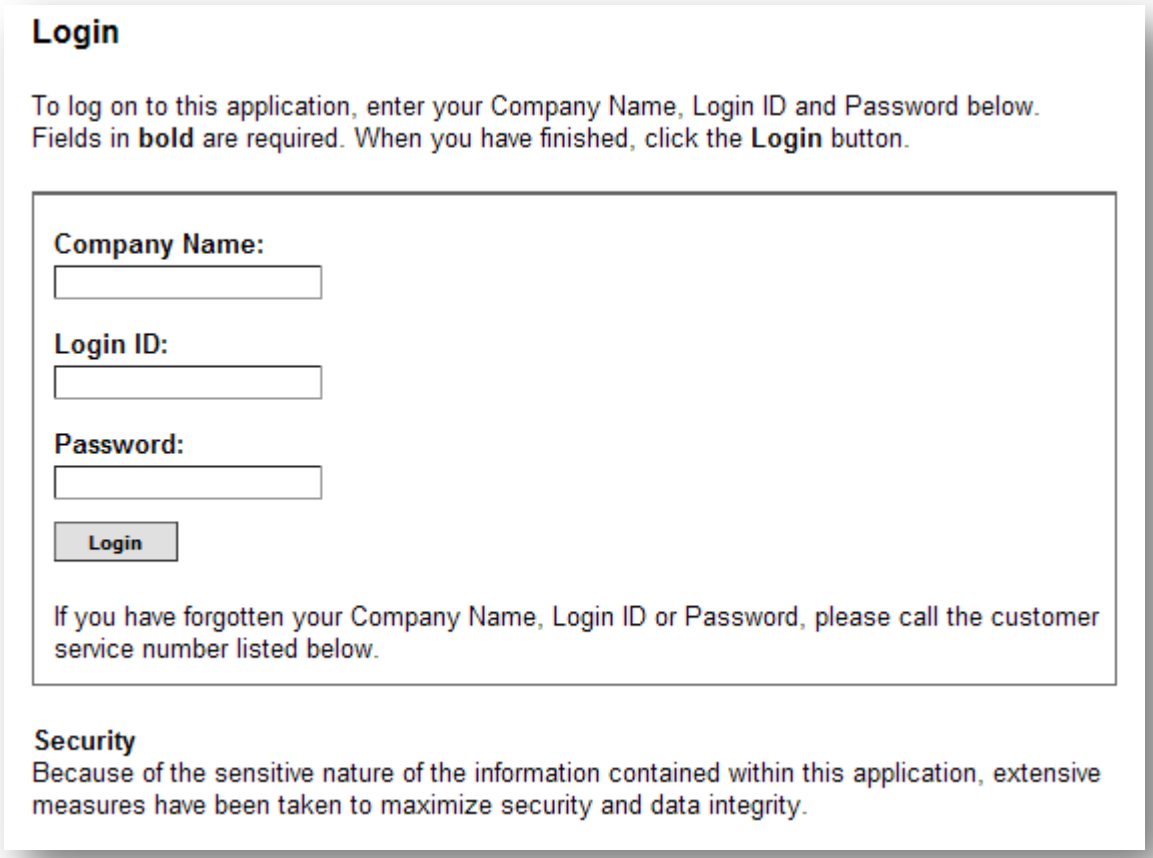
8. An icon is created on your desktop after installation called Low Volume RDC. Double click the icon and log into the Low Volume RDC website. At this point, the scanner should be initialized and ready for scanning a deposit.

TIP

- If you encounter any errors installing the scanner and/or software, please reference the FAQ's located under the Help menu. If you continue to encounter technical issues, please contact our technical support staff at 800-518-9365, option 3.

Logging In

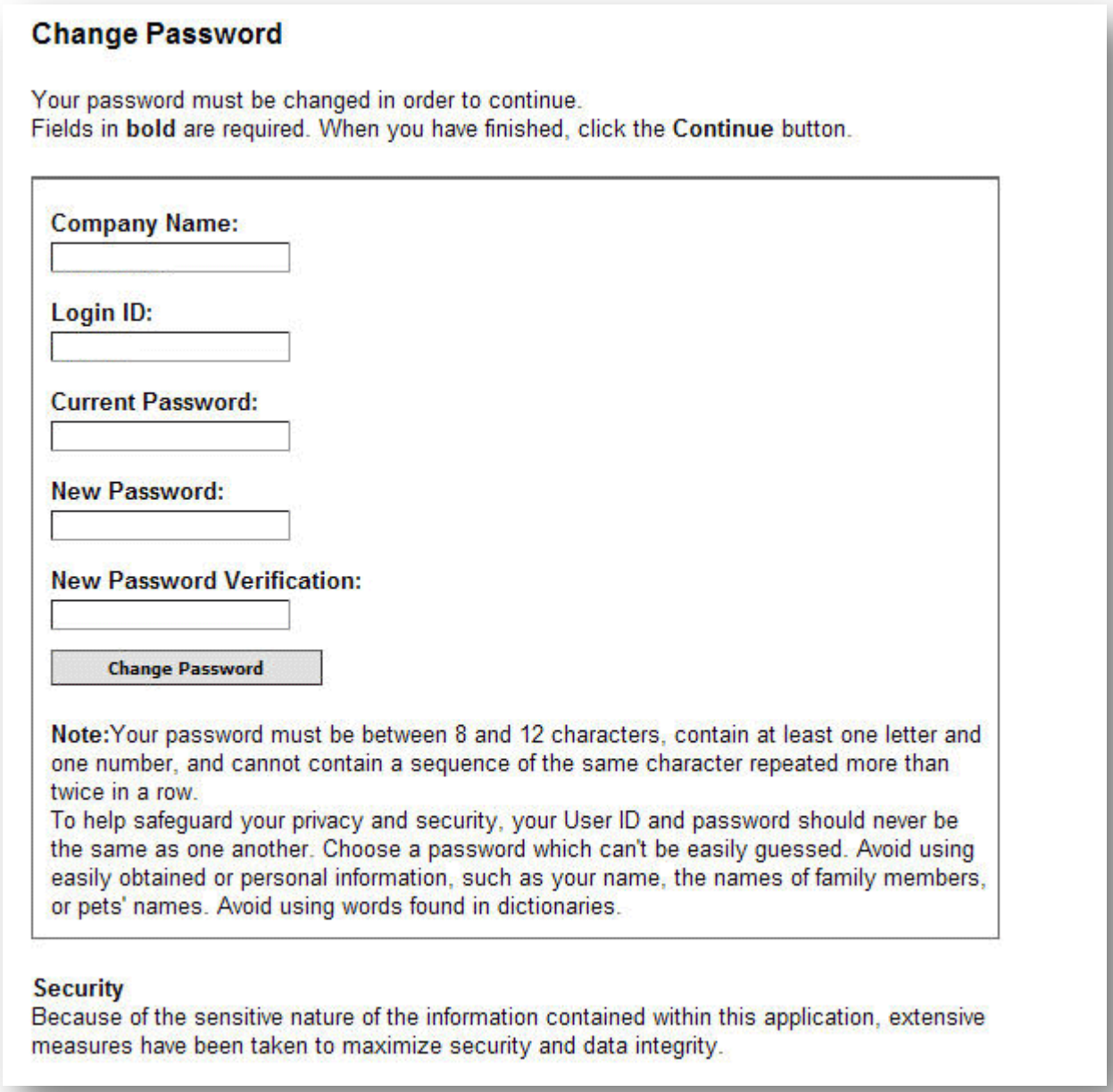
1. Enter Company Name (Client Short Name), Login ID, and Password.
2. Click the **Login** button.


Login
To log on to this application, enter your Company Name, Login ID and Password below.
Fields in bold are required. When you have finished, click the Login button.
Company Name:
Login ID:
Password:
Login
If you have forgotten your Company Name, Login ID or Password, please call the customer service number listed below.
Security
Because of the sensitive nature of the information contained within this application, extensive measures have been taken to maximize security and data integrity.

If this is your first login, you will be required to change your password.

Password Rules:

1. Minimum length of 8 characters and a maximum of 16. Password must contain at least one numeric character.
2. User is locked out after three unsuccessful attempts to log in.
3. Users are required to change their password every 30, 60 or 90 days as required by your local administrator.

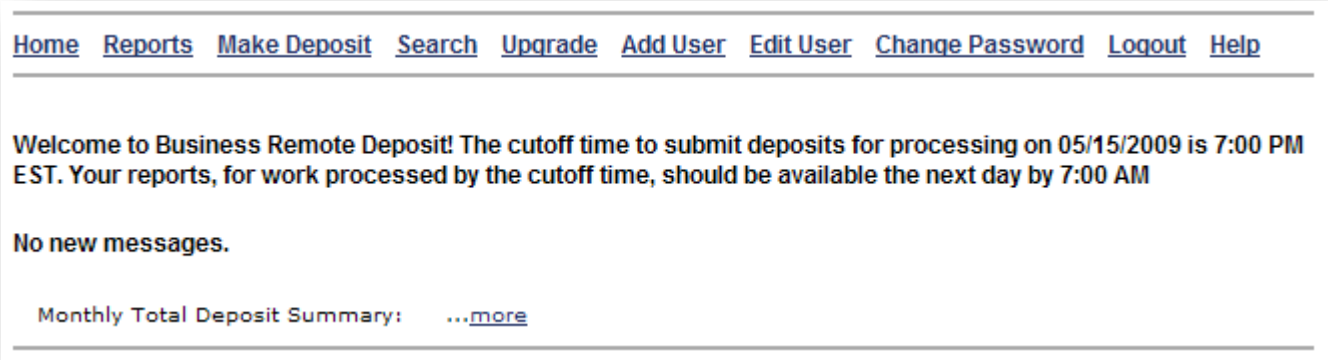

Change Password
Your password must be changed in order to continue.
Fields in bold are required. When you have finished, click the Continue button.
Company Name:
Login ID:
Current Password:
New Password:
New Password Verification:
Change Password
Note:Your password must be between 8 and 12 characters, contain at least one letter and one number, and cannot contain a sequence of the same character repeated more than twice in a row.
To help safeguard your privacy and security, your User ID and password should never be the same as one another. Choose a password which can't be easily guessed. Avoid using easily obtained or personal information, such as your name, the names of family members, or pets' names. Avoid using words found in dictionaries.
Security
Because of the sensitive nature of the information contained within this application, extensive measures have been taken to maximize security and data integrity.

TIP

- If you are using a soft token to login to the application, you will be prompted to select and answer three secure questions at your initial login. Refer to the Soft Token Authentication section of the user manual on page 55.

Home Page

After the user has logged into the application, the application Home Page will appear. The page displays messages and alerts, as well as the links to other pages within the application.


Home Reports Make Deposit Search Upgrade Add User Edit User Change Password Logout Help
Welcome to Business Remote Deposit! The cutoff time to submit deposits for processing on 05/15/2009 is 7:00 PM EST. Your reports, for work processed by the cutoff time, should be available the next day by 7:00 AM
No new messages.
Monthly Total Deposit Summary: ...more

Home Screen Links

- Home
- Reports
- Make Deposit
- Search
- Upgrade (download scanner drivers)
- Add User
- Edit User
- Change Password
- Logout
- Help

TIP

•Depending on the user security level, all the links may not be available. Refer to the User Security Levels section of the user manual on page 42.

TIP

• Log in the LVRDC application daily to review message alerts and deposit reports.

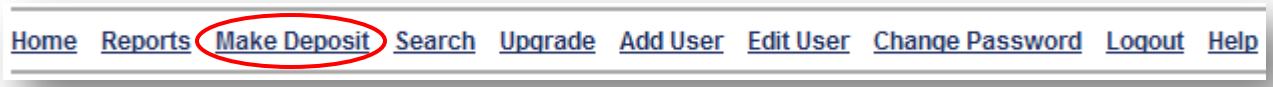
Monthly Total Deposit Summary

From the Home Page, clients can view their deposit summary for the month by clicking the Monthly Total Deposit Summary **More** link. The window displays the following deposit summary statistics for the current month.

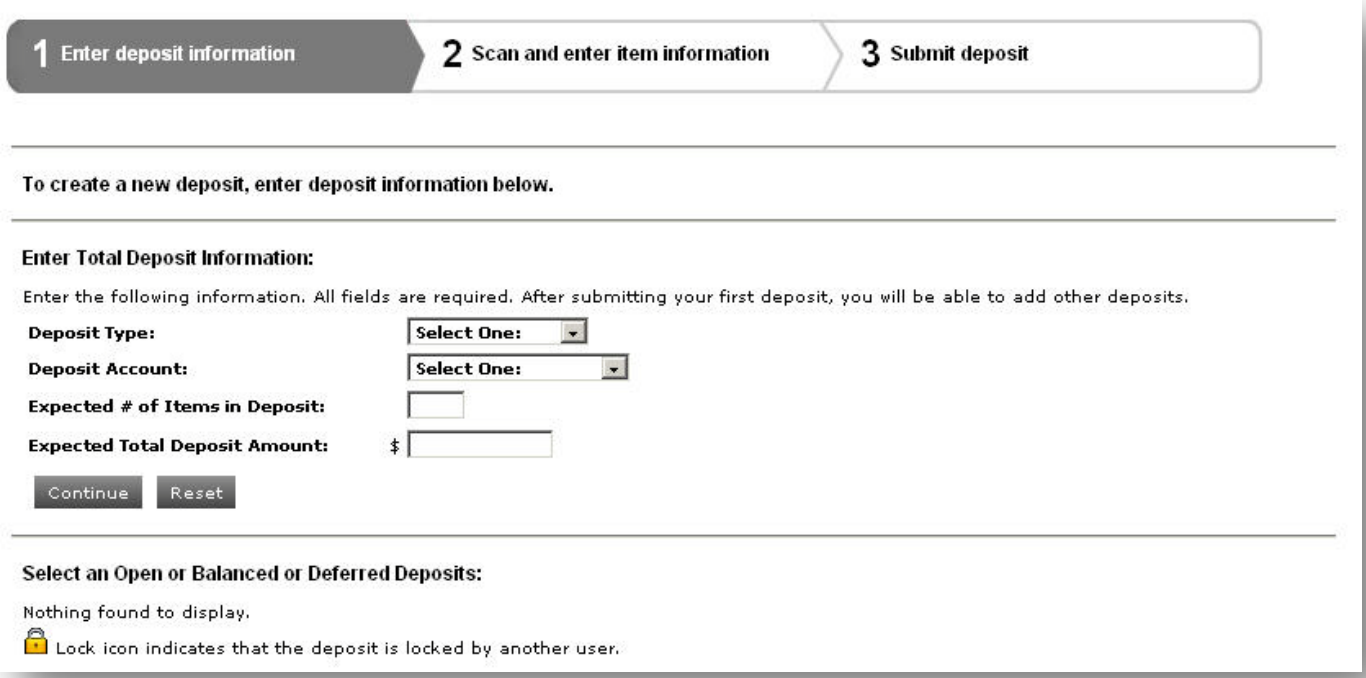
1. Total items submitted – number of items submitted for the entire month.
2. Total deposits submitted - number of deposit batches submitted for the entire month.
3. Total $ processed – dollar amount of all the deposits submitted for the entire month.
4. # of free items included in the package – the number of items that were included in the monthly package agreement with your Financial Institution.

Close
Total Deposit Summary - April, 2009
Total items submitted: 100
Total deposits submitted: 53
Total $ processed: $9,999.00
# of free items included in package: 200

Enter Deposit Information



Click the **Make Deposit** link. This will take you to the Enter Deposit Information screen.

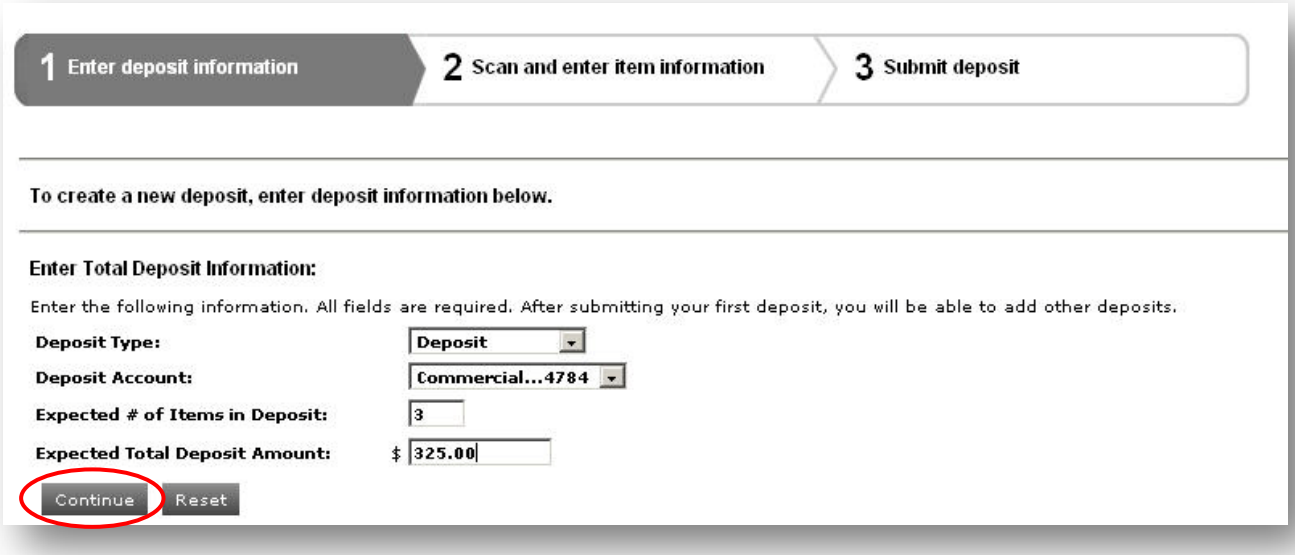

1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
To create a new deposit, enter deposit information below.
Enter Total Deposit Information:
Enter the following information. All fields are required. After submitting your first deposit, you will be able to add other deposits.
Deposit Type:
Select One:
Deposit Account:
Select One:
Expected # of Items in Deposit:
Expected Total Deposit Amount:
$
Continue
Reset
Select an Open or Balanced or Deferred Deposits:
Nothing found to display.
Lock icon indicates that the deposit is locked by another user.

1. Select a **Deposit Type**

- Deposit
- Returns Deposit

2. Select the Account Number from the **Deposit Account** drop down box.
3. Enter the number of items in the **Expected # of Items in Deposit** field.
4. Calculate the total dollar amount of the items in the deposit and enter in the **Expected Total Deposit Amount** field.

5. Click the **Continue** button to go to the Scan page.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
To create a new deposit, enter deposit information below.
Enter Total Deposit Information:
Enter the following information. All fields are required. After submitting your first deposit, you will be able to add other deposits.
Deposit Type:
Deposit
Deposit Account:
Commercial...4784
Expected # of Items in Deposit:
3
Expected Total Deposit Amount:
$ 325.00
Continue
Reset

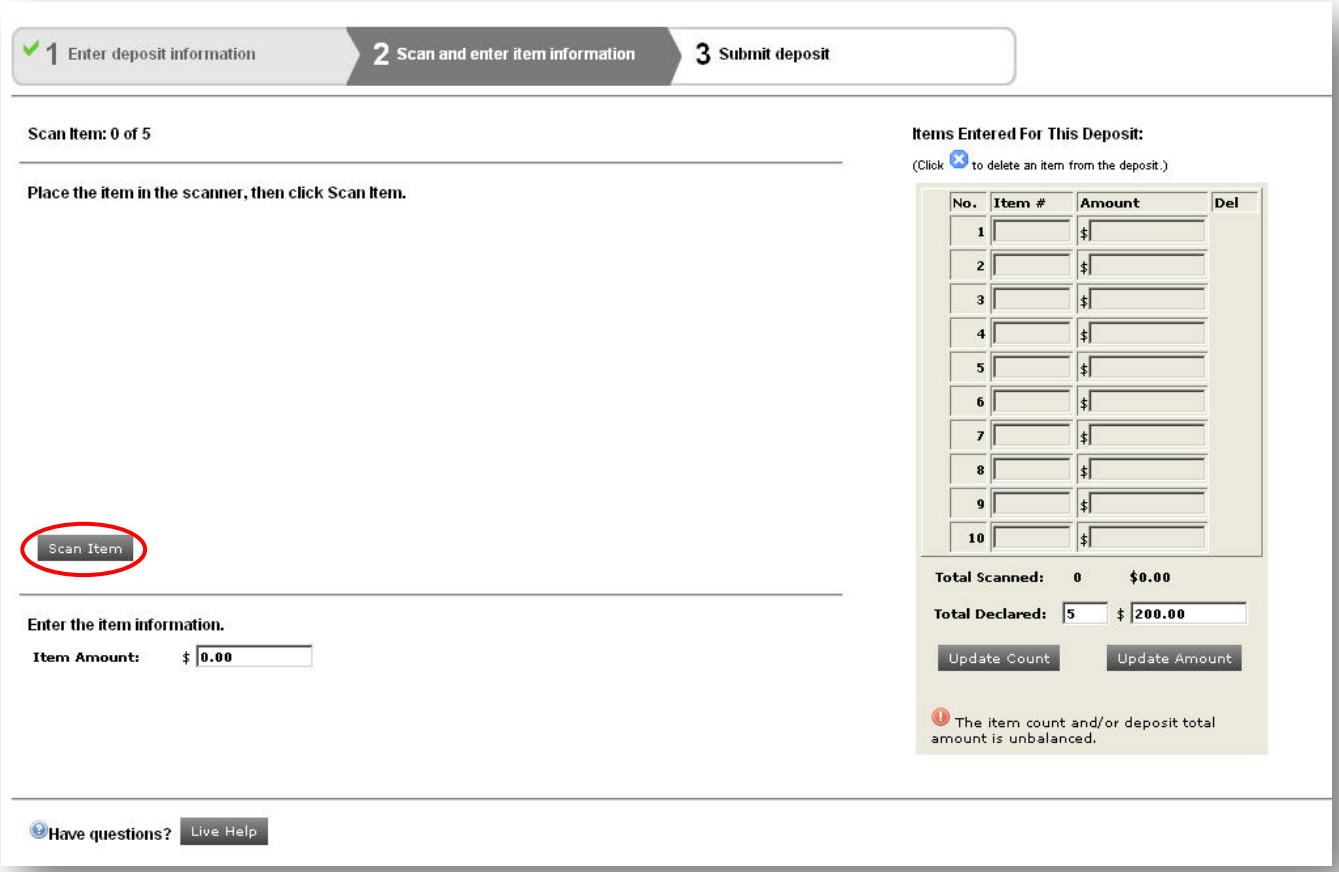
TIP

- Click the **Reset** button to clear the data in the fields and cancel the deposit or to start the deposit over.

Scan and Enter Information

Place the item in the scanner and click the **Scan Item** button.

If there are more items that need to be scanned, place the items, one at a time, in the scanner feed tray and click **Scan Item**.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
Scan Item: 0 of 5
Place the item in the scanner, then click Scan Item.
Scan Item
Enter the item information.
Item Amount: $ 0.00
Items Entered For This Deposit:
(Click to delete an item from the deposit.)
No. Item # Amount Del
1 2 3 4 5 6 7 8 9 10
Total Scanned: 0 $0.00
Total Declared: 5 $ 200.00
Update Count
Update Amount
The item count and/or deposit total amount is unbalanced.
Have questions?
Live Help

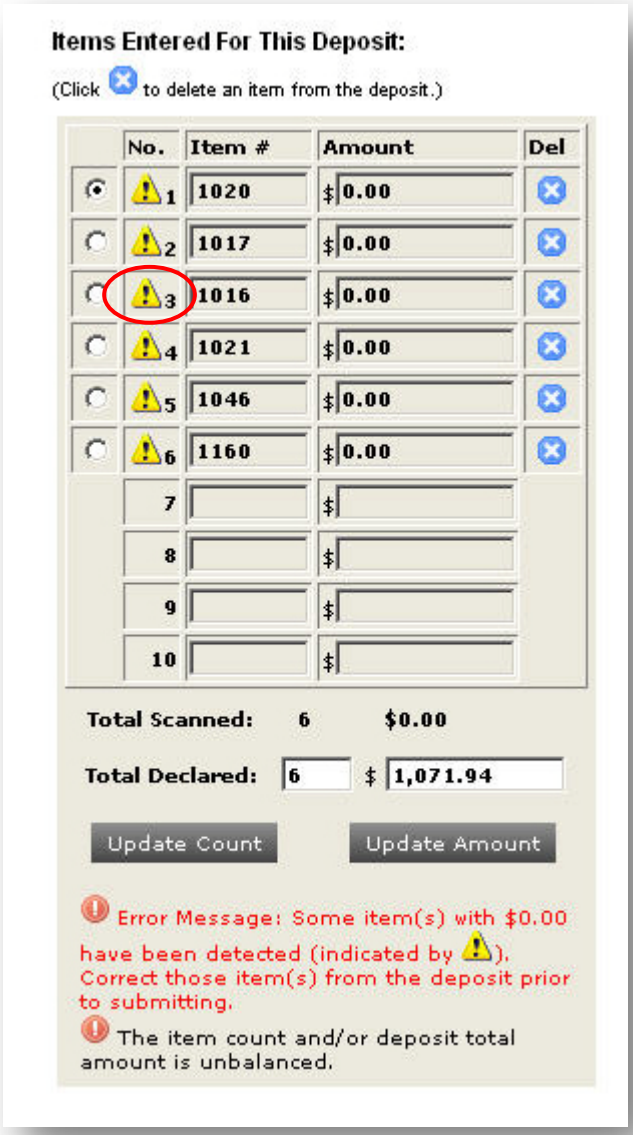
TIP

- Scan the item before entering the Item Amount.

TIP

- After clicking **Scan Item**, wait until the image appears before scanning the next item.

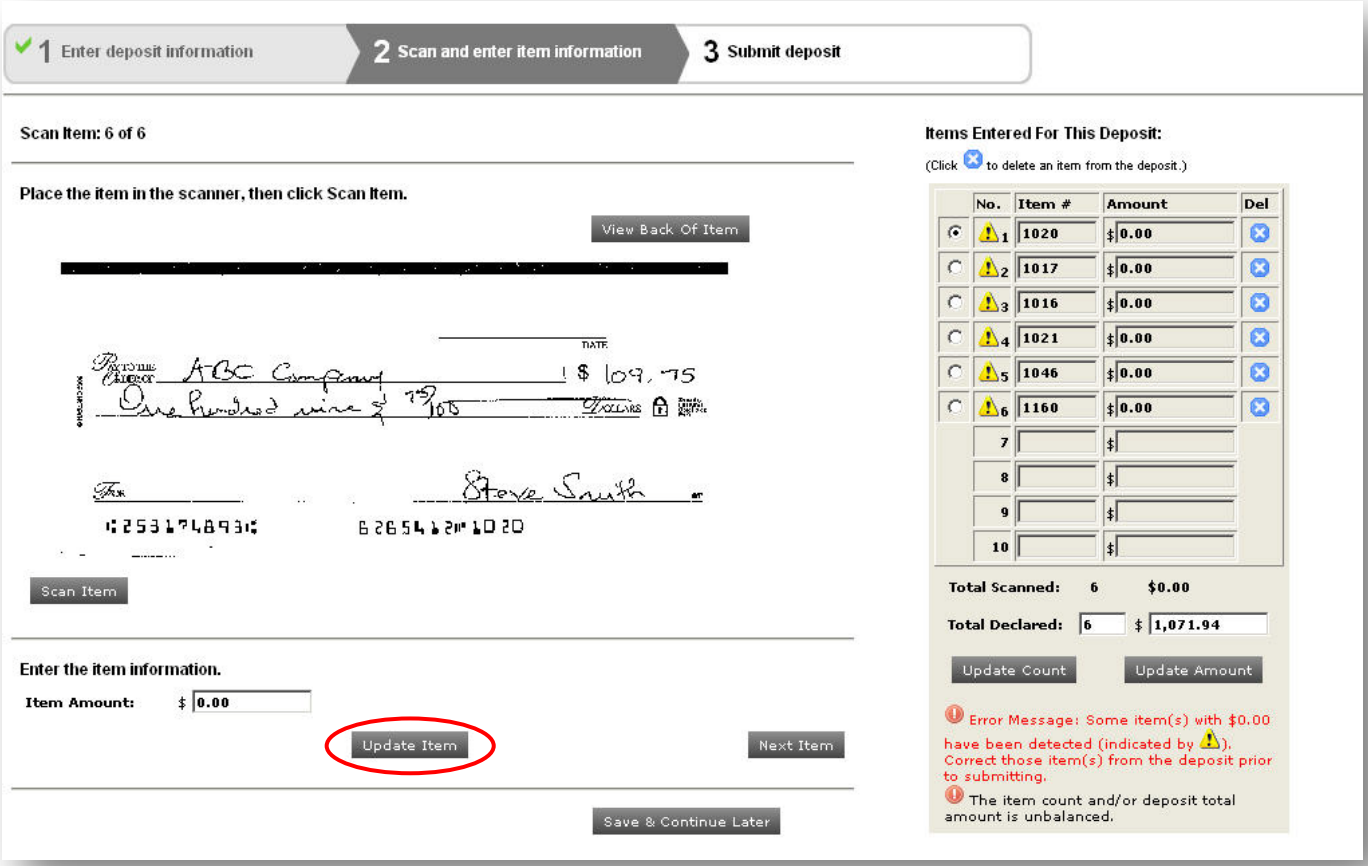
After the item has been scanned, the item amount must be entered, as indicated by the yellow triangle adjacent to the item.



There are two options for entering item amounts.

1. Scan one item at a time, enter the amount in the Item Amount box and click the **Update Item** button.

2. Scan all items and then enter the amount for each item in the Item Amount box. After each amount is entered, click the Update Item, Prev Item, or Next Item button.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
Scan Item: 6 of 6
Place the item in the scanner, then click Scan Item.
View Back Of Item
Scan Item
Enter the item information.
Item Amount: $ 0.00
Update Item
Next Item
Save & Continue Later
Items Entered For This Deposit:
(Click to delete an item from the deposit.)
No. Item # Amount Del
1 1020 $0.00
2 1017 $0.00
3 1016 $0.00
4 1021 $0.00
5 1046 $0.00
6 1160 $0.00
7
8
9
10
Total Scanned: 6 $0.00
Total Declared: 6 $ 1,071.94
Update Count
Update Amount
Error Message: Some item(s) with $0.00 have been detected (indicated by). Correct those item(s) from the deposit prior to submitting.
The item count and/or deposit total amount is unbalanced.

TIP

- The item amount will automatically update after you enter the amount of the item and click any button or link on the page, the Next Item or Update Item.

TIP

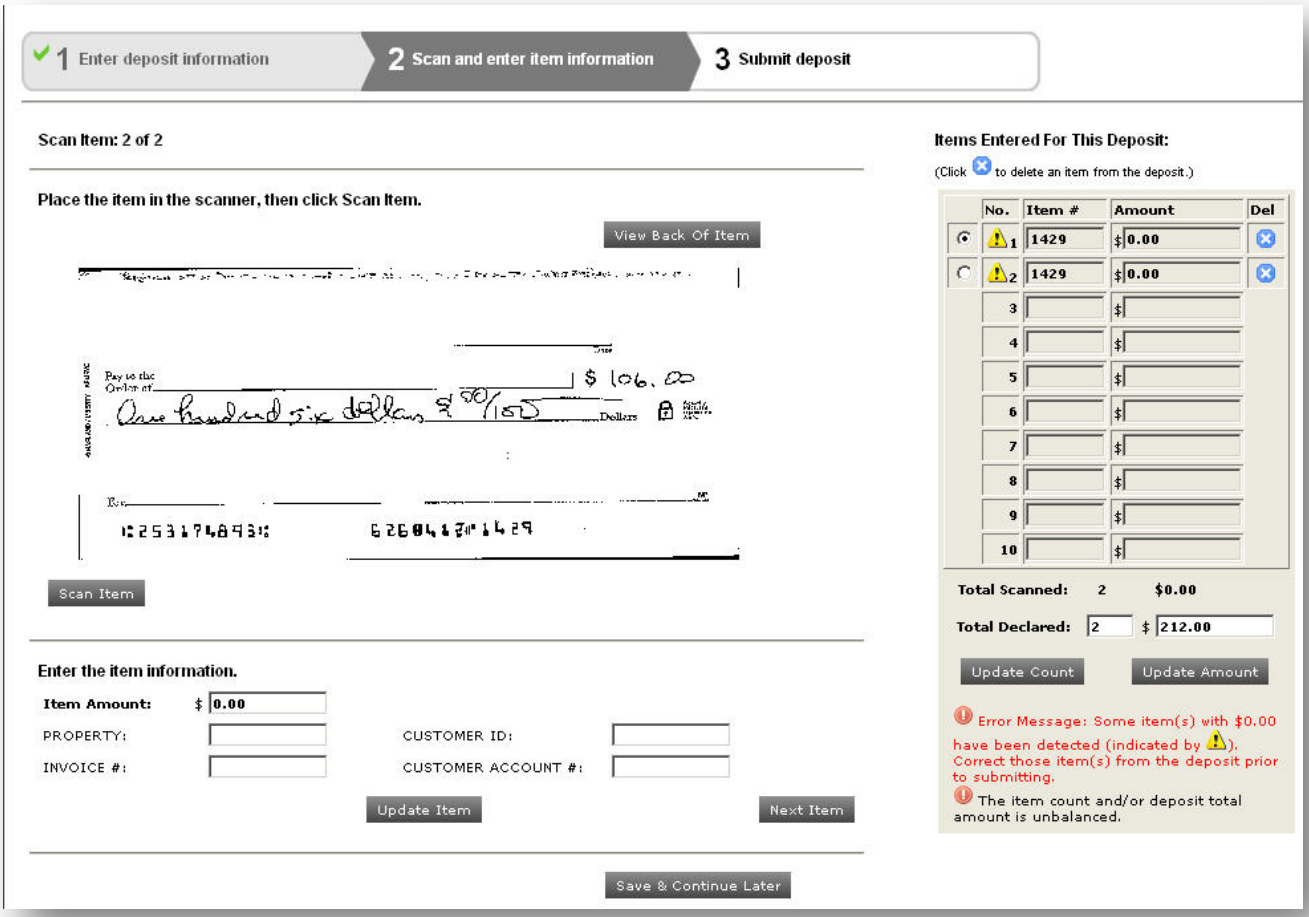
- To navigate from one item to the next use the Next or Previous buttons at the bottom of the screen or click on the radio button to the left of each item in the Deposit Register.

Scanning Items with Remittance Data

To associate remittance data with an item, the user can add extra data fields. See your financial institution to associate up to four data entry fields with each item.
After the item is scanned, there are two options to enter the extra data for the items.

1. Scan one item at a time, enter the amount in the Item Amount box and extra data fields, and click the **Update Item** button.

2. Scan all items, enter the amount of each item and enter the additional information in the extra data fields. Click **Update Item** after all fields have been entered. Click the next item in the Deposit Register. Repeat until all the amounts and extra data fields have been entered for each item.



TIP

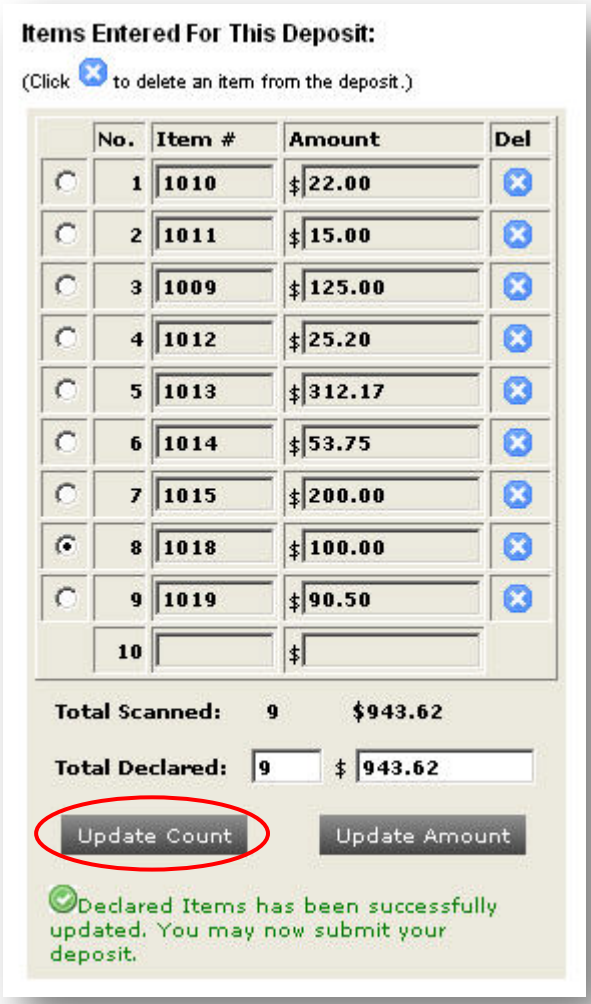
- The item amount will automatically update after you enter the amount of the item and click any button or link on the page, the Next Item or Update Item.

TIP

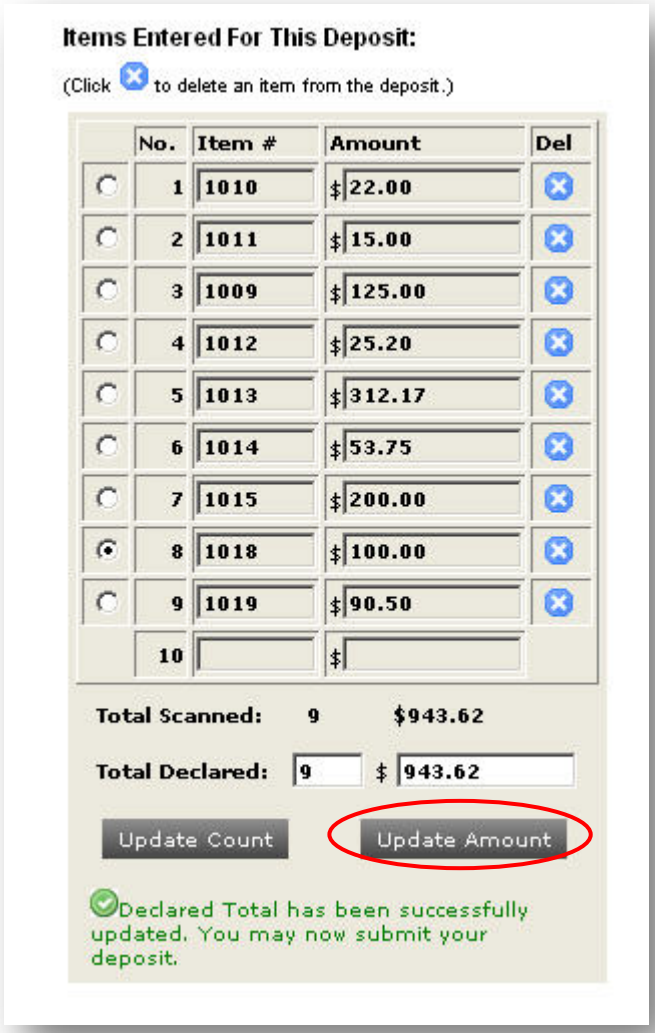
- To navigate from one item to the next use the Next or Previous buttons at the bottom of the screen or click on the button to the left of each item in the Deposit Register.

Updating Deposit Items and Amounts

If the Total Scanned count or amount does not match the Total Declared count or amount, the deposit will be out of balance. If the Total Declared count needs to be updated, enter the new item count and click the **Update Count** button.

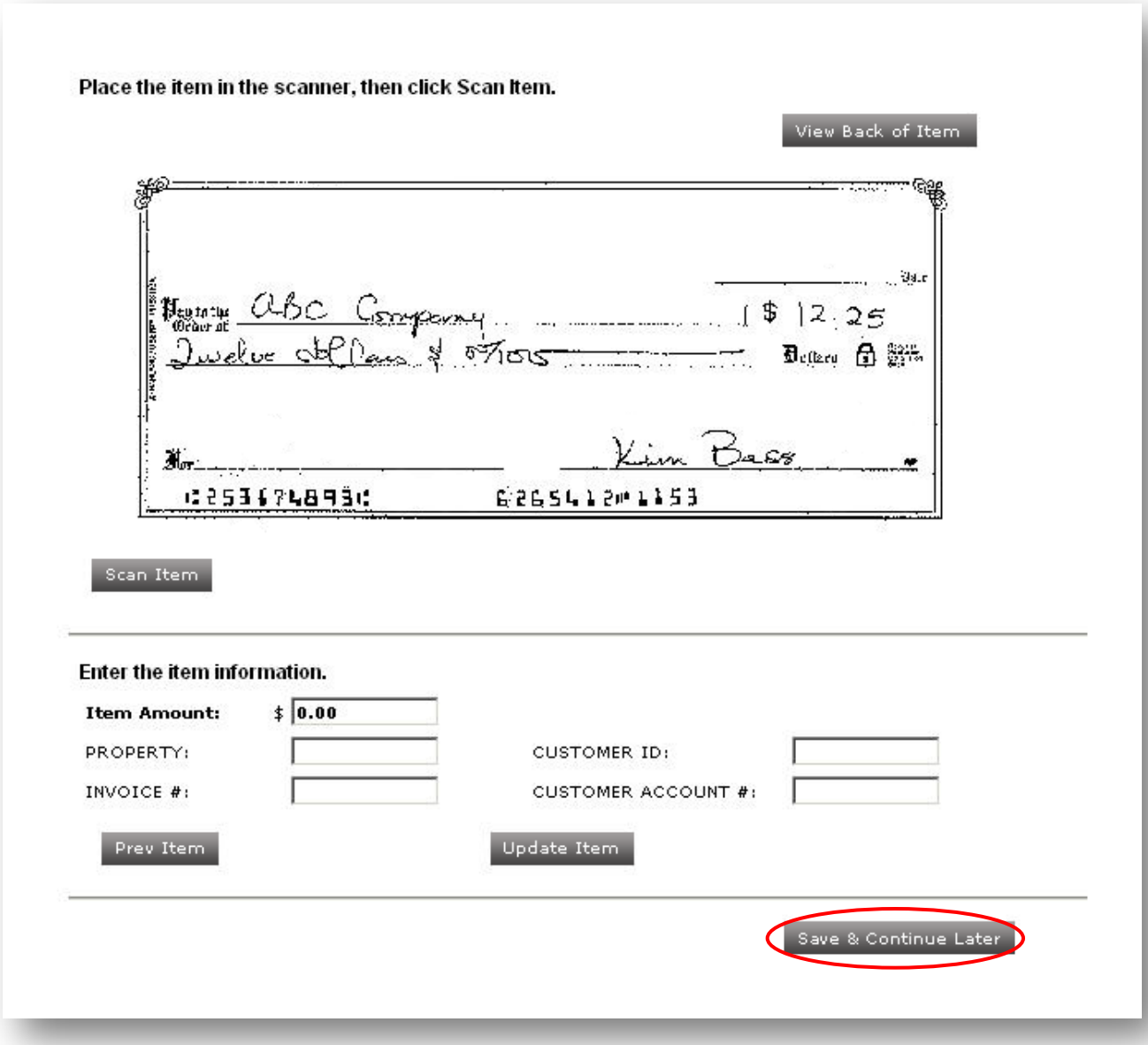


If the Declared Deposit Amount needs to be updated, enter the new deposit amount and click the **Update Amount** button.

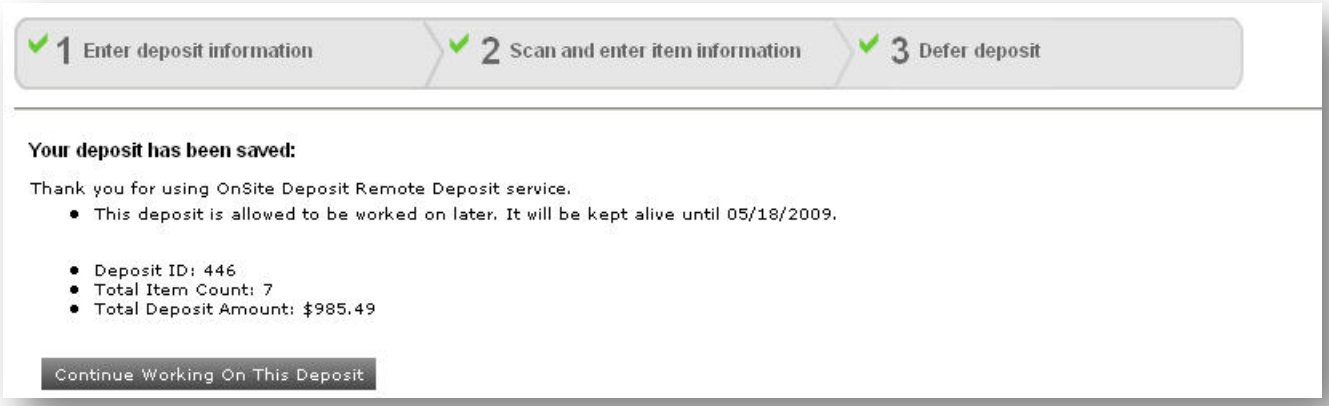


Saving Deposits

A deposit can be opened and items added throughout the day. After scanning the item(s), click the **Save and Continue Later** button.



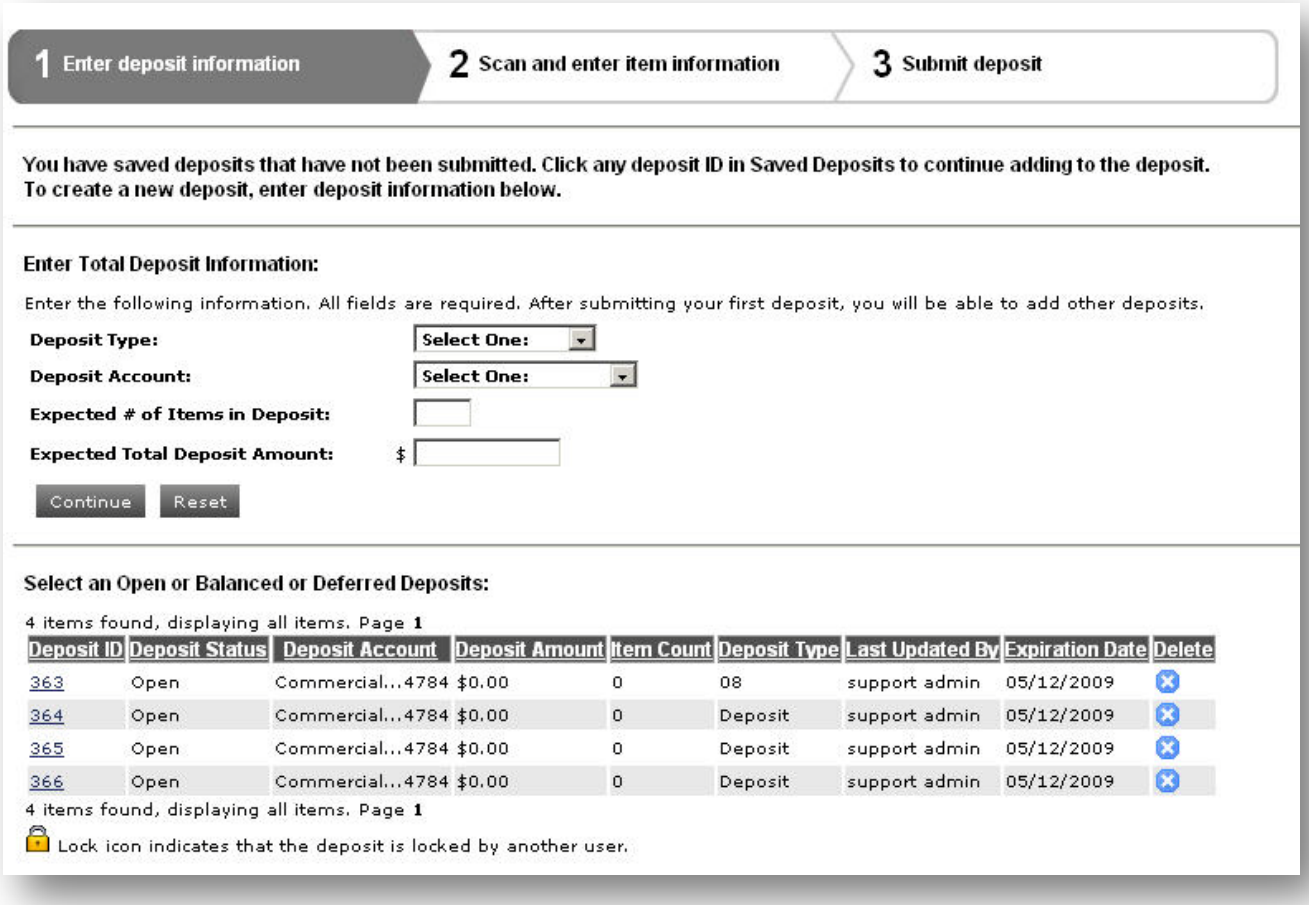
After the deposit has been saved, the deposit is in a Deferred state. The following confirmation message is displayed that the deposit has been deferred.


1 Enter deposit information
2 Scan and enter item information
3 Defer deposit
Your deposit has been saved:
Thank you for using OnSite Deposit Remote Deposit service.
This deposit is allowed to be worked on later. It will be kept alive until 05/18/2009.
Deposit ID: 446
Total Item Count: 7
Total Deposit Amount: $985.49
Continue Working On This Deposit

There are two ways to access the deferred deposit.

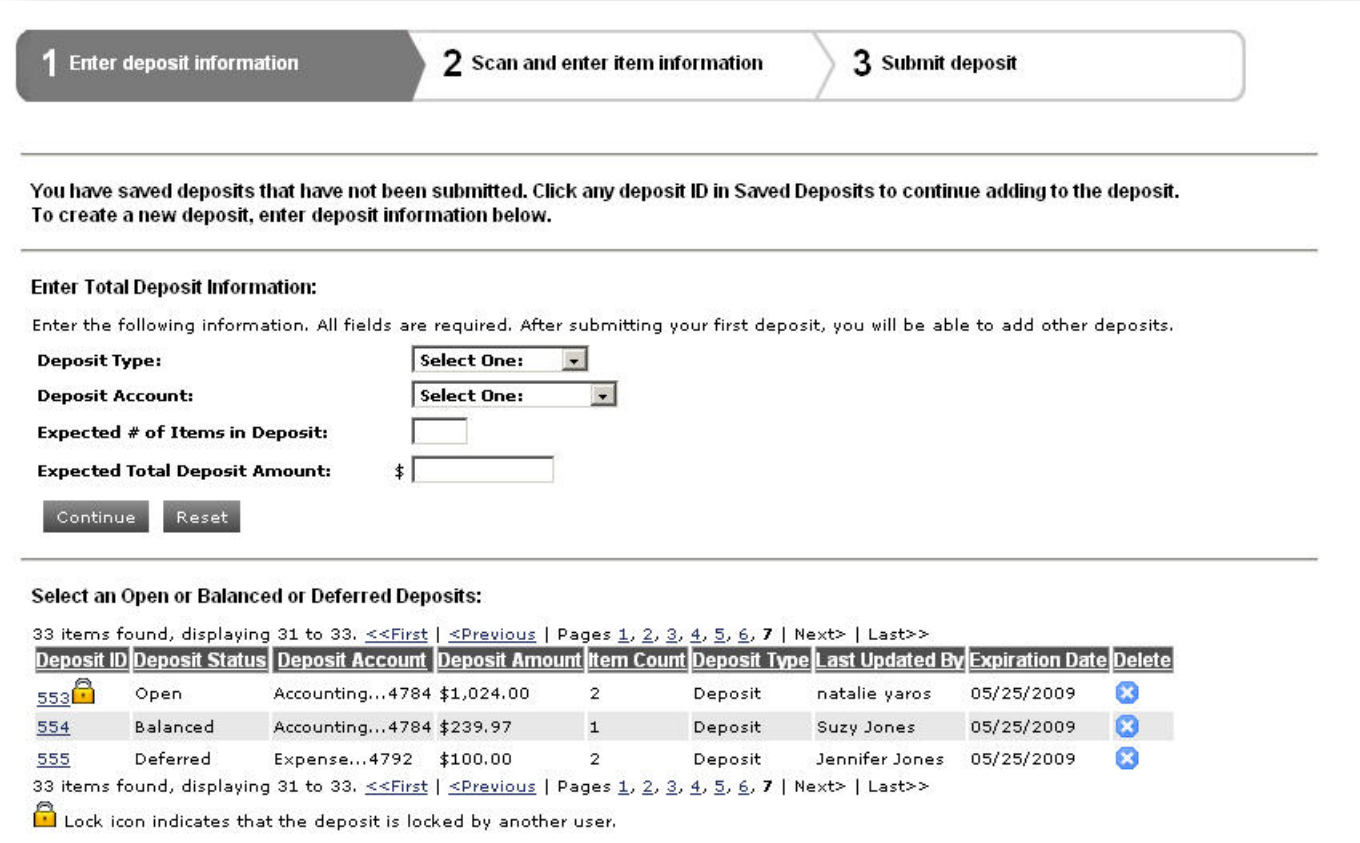
1. Click the **Continue Working on this Deposit** button.

2. Click the **Make Deposit** link. The deferred deposit is listed in the Open, Balanced or Deferred Deposits section. Click the **Deposit ID** link to access the deposit.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
You have saved deposits that have not been submitted. Click any deposit ID in Saved Deposits to continue adding to the deposit.
To create a new deposit, enter deposit information below.
Enter Total Deposit Information:
Enter the following information. All fields are required. After submitting your first deposit, you will be able to add other deposits.
Deposit Type: Select One:
Deposit Account: Select One:
Expected # of Items in Deposit:
Expected Total Deposit Amount: $
Continue
Reset
Select an Open or Balanced or Deferred Deposits:
4 items found, displaying all items. Page 1
Deposit ID | Deposit Status | Deposit Account | Deposit Amount | Item Count | Deposit Type | Last Updated By | Expiration Date | Delete
363 | Open | Commercial...4784 | $0.00 | 0 | 08 | support admin | 05/12/2009
364 | Open | Commercial...4784 | $0.00 | 0 | Deposit | support admin | 05/12/2009
365 | Open | Commercial...4784 | $0.00 | 0 | Deposit | support admin | 05/12/2009
366 | Open | Commercial...4784 | $0.00 | 0 | Deposit | support admin | 05/12/2009
4 items found, displaying all items. Page 1
Lock icon indicates that the deposit is locked by another user.

Open or Balanced or Deferred Deposits

Deposits that have been saved can be accessed from the **Make Deposit** link in the Saved Deposits section. Deposits that have been saved, but not submitted are in a deferred status. Deferred deposits are available for 30 calendar days.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
You have saved deposits that have not been submitted. Click any deposit ID in Saved Deposits to continue adding to the deposit.
To create a new deposit, enter deposit information below.
Enter Total Deposit Information:
Enter the following information. All fields are required. After submitting your first deposit, you will be able to add other deposits.
Deposit Type:
Select One:
Deposit Account:
Select One:
Expected # of Items in Deposit:
Expected Total Deposit Amount:
$
Continue
Reset
Select an Open or Balanced or Deferred Deposits:
33 items found, displaying 31 to 33. <<First | <Previous | Pages 1, 2, 3, 4, 5, 6, 7 | Next> | Last>>
Deposit ID | Deposit Status | Deposit Account | Deposit Amount | Item Count | Deposit Type | Last Updated By | Expiration Date | Delete
553 Open Accounting...4784 $1,024.00 2 Deposit natalie yaros 05/25/2009
554 Balanced Accounting...4784 $239.97 1 Deposit Suzy Jones 05/25/2009
555 Deferred Expense...4792 $100.00 2 Deposit Jennifer Jones 05/25/2009
33 items found, displaying 31 to 33. <<First | <Previous | Pages 1, 2, 3, 4, 5, 6, 7 | Next> | Last>>
Lock icon indicates that the deposit is locked by another user.

Deposit Status

The deposit can be in one of three status modes:

1. Open – A deposit that has not been submitted and is in use by another user.
2. Deferred – A deposit that has been saved by a user.
3. Balanced – A deposit that has been saved by a security level 2 user, and is ready to be reviewed by a security level 3, 4, or 5 user.

TIP

- Deposits that have been submitted can be viewed from the Pre-Processed Report screen.

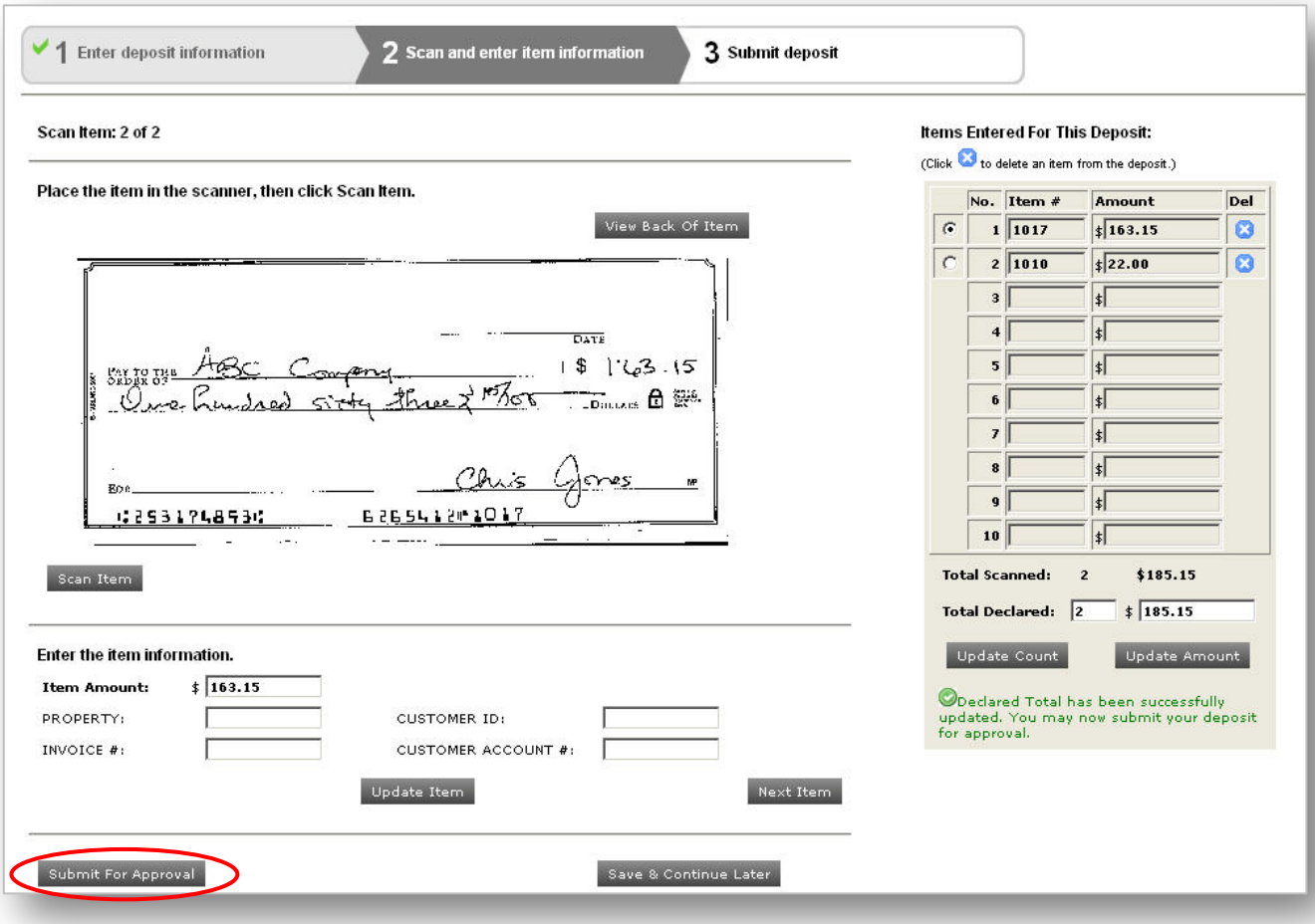
Submitting Deposits for Approval

Users with a security level of 2 have the ability to scan items but do not have the ability to submit a deposit. Users with a minimum security level of 3 must approve the deposit before it can be submitted. Before the **Submit For Approval** button is enabled, the following items must be completed:

1. Item Amount must be entered for all items.

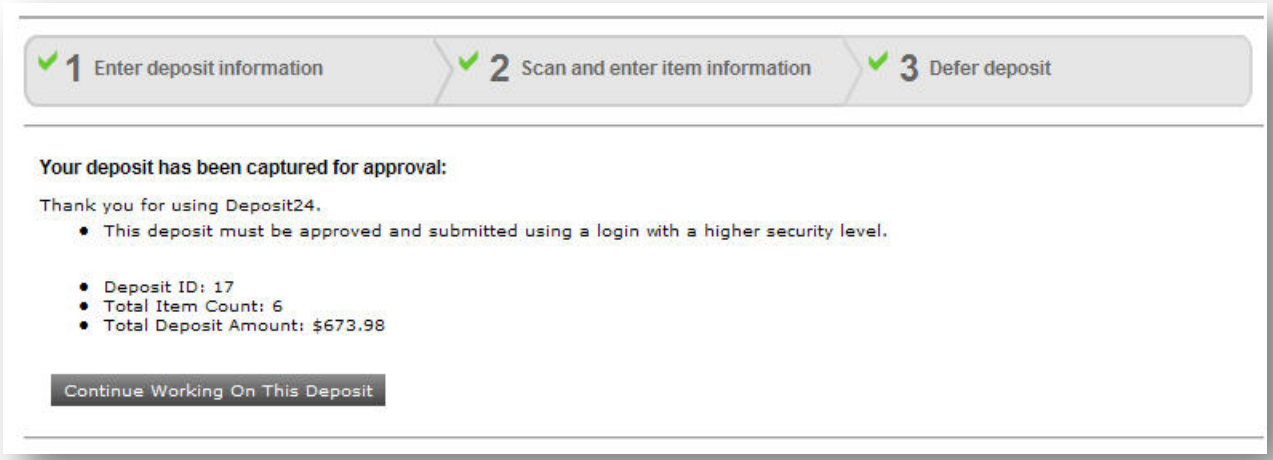
2. Images with bad image quality must be deleted and rescanned to obtain a good image.

3. The deposit is balanced.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
Scan Item: 2 of 2
Place the item in the scanner, then click Scan Item.
View Back Of Item
Scan Item
Enter the item information.
Item Amount: $ 163.15
PROPERTY:
CUSTOMER ID:
INVOICE #:
CUSTOMER ACCOUNT #:
Update Item
Next Item
Submit For Approval
Save & Continue Later
Items Entered For This Deposit:
(Click to delete an item from the deposit.)
No. Item # Amount Del
1 1017 $163.15
2 1010 $22.00
Total Scanned: 2 $185.15
Total Declared: 2 $ 185.15
Update Count
Update Amount
Declared Total has been successfully updated. You may now submit your deposit for approval.

Duplicate detection is performed on the items when the **Submit For Approval button** is clicked. Duplicate detection validates duplicate items are not contained within the deposit or in any previous deposits submitted within the last 30 days. After clicking the **Submit For Approval** button, if any duplicates are detected, the duplicate item must be removed from the deposit before it can be submitted successfully.

If there are no duplicate items detected in the deposit, the deposit is then successfully submitted for approval. The following confirmation message is displayed:


1 Enter deposit information
2 Scan and enter item information
3 Defer deposit
Your deposit has been captured for approval:
Thank you for using Deposit24.
This deposit must be approved and submitted using a login with a higher security level.
Deposit ID: 17
Total Item Count: 6
Total Deposit Amount: $673.98
Continue Working On This Deposit

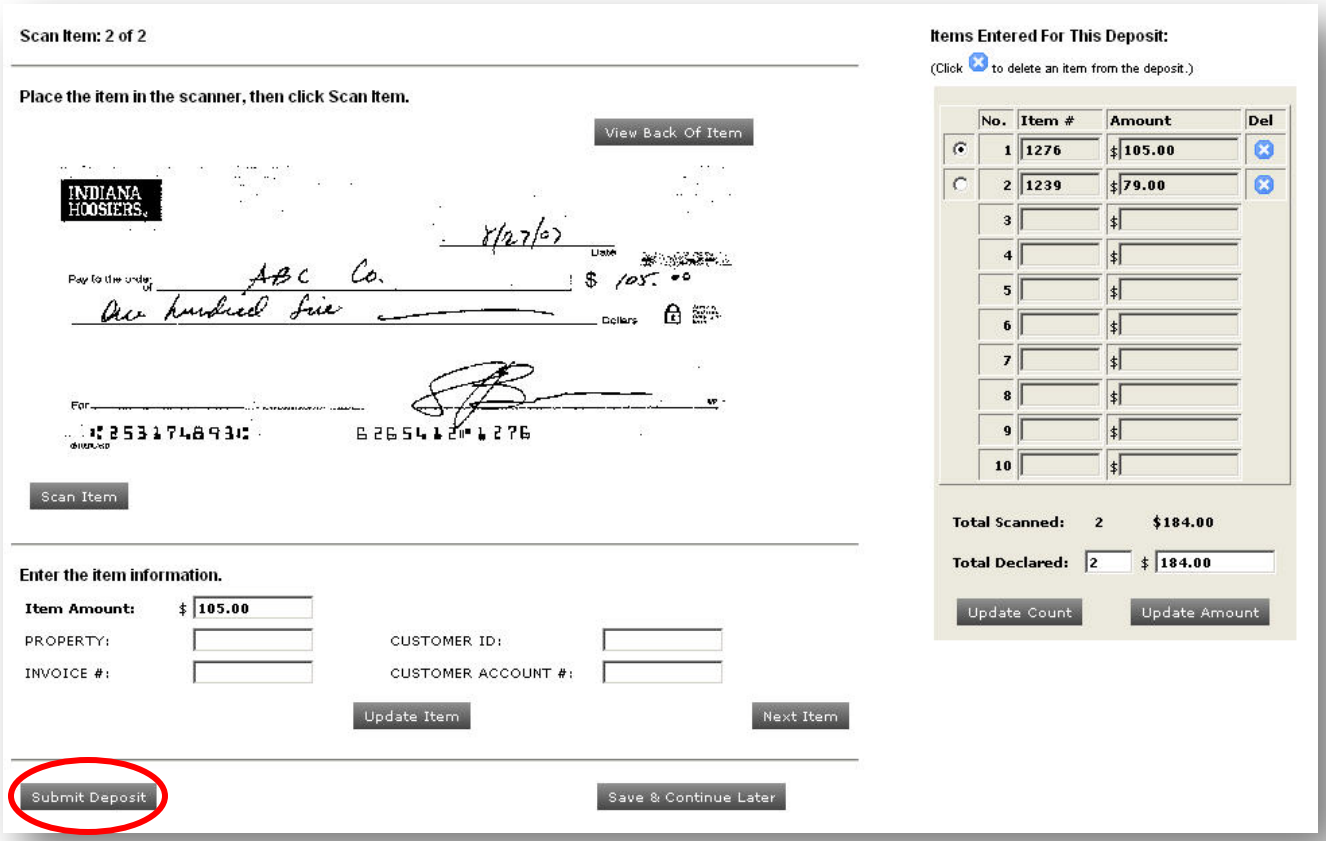
Submitting the Deposit

User levels 3, 4, and 5 have the ability to scan and submit a deposit. Before the **Submit** button is enabled, the following items must be completed.

1. Item Amount must be entered for all items.

2. Images with bad image quality must be deleted and rescanned to obtain a good image.

3. The deposit is balanced.



Duplicate detection is performed on the items when **Submit** is clicked. Duplicate detection validates duplicate items are not contained within the deposit or in any previous deposits submitted within the last 30 days. After **Submit** is clicked, if any duplicates are detected, the duplicate item must be deleted from the deposit before it will get submitted successfully.

If there are no duplicates detected in the deposit, the deposit is successfully submitted. The following confirmation message is received:

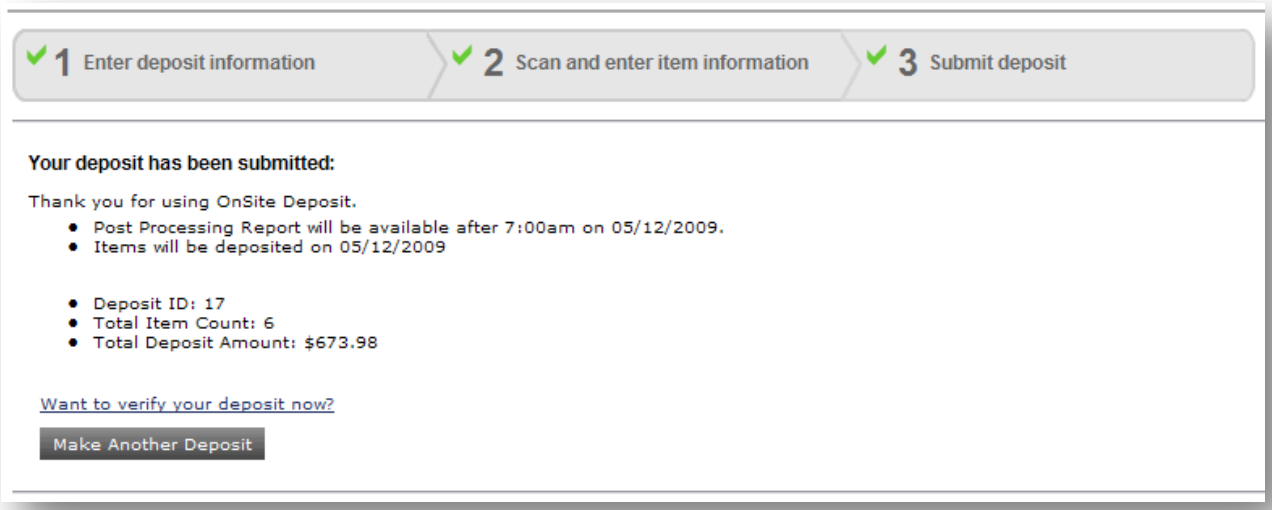
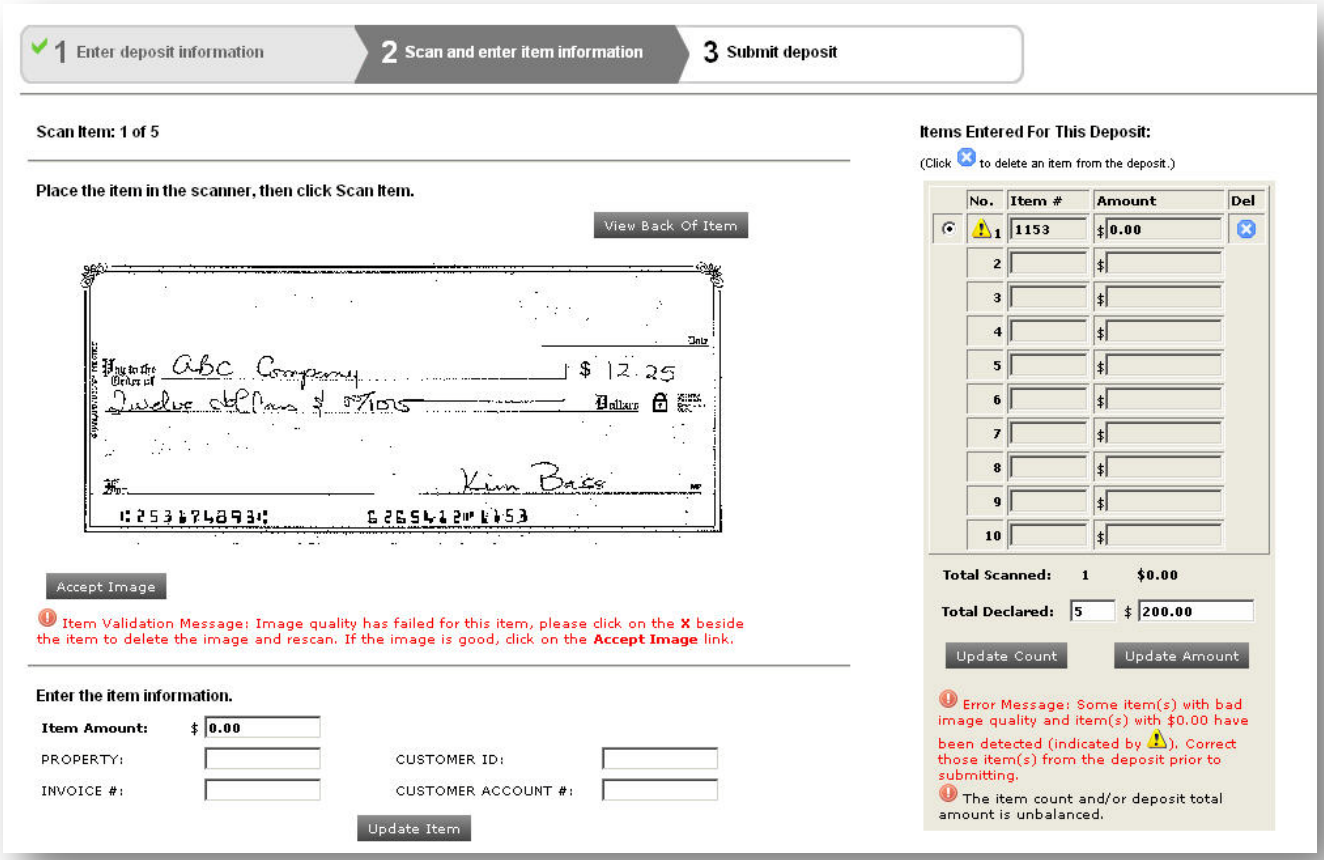

1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
Your deposit has been submitted:
Thank you for using OnSite Deposit.
Post Processing Report will be available after 7:00am on 05/12/2009.
Items will be deposited on 05/12/2009
Deposit ID: 17
Total Item Count: 6
Total Deposit Amount: $673.98
Want to verify your deposit now?
Make Another Deposit

Image Quality

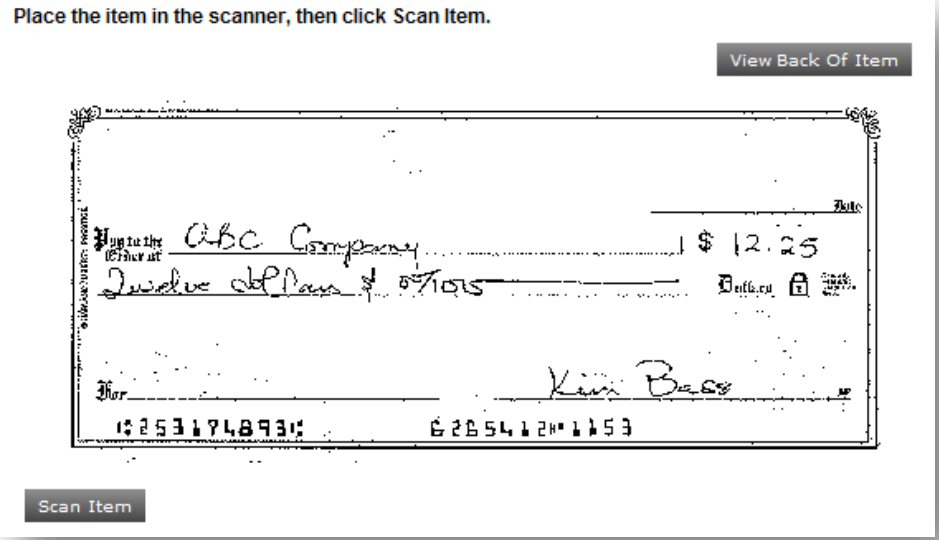
Image Quality Analysis is performed on each item to ensure that a good image has been captured from the scanner. When **Submit** or **Submit for Approval** is clicked, any images that fail image quality analysis will be flagged with the yellow caution triangle in the Deposit Register. An error message will also be displayed in the Deposit Register and below each item image.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
Scan Item: 1 of 5
Place the item in the scanner, then click Scan Item.
View Back Of Item
Accept Image
Item Validation Message: Image quality has failed for this item, please click on the X beside the item to delete the image and rescan. If the image is good, click on the Accept Image link.
Enter the item information.
Item Amount: $ 0.00
PROPERTY:
INVOICE #:
CUSTOMER ID:
CUSTOMER ACCOUNT #:
Update Item
Items Entered For This Deposit:
(Click to delete an item from the deposit.)
No. Item # Amount Del
1 1153 $0.00
Total Scanned: 1 $0.00
Total Declared: 5 $ 200.00
Update Count
Update Amount
Error Message: Some item(s) with bad image quality and item(s) with $0.00 have been detected (indicated by). Correct those item(s) from the deposit prior to submitting.
The item count and/or deposit total amount is unbalanced.

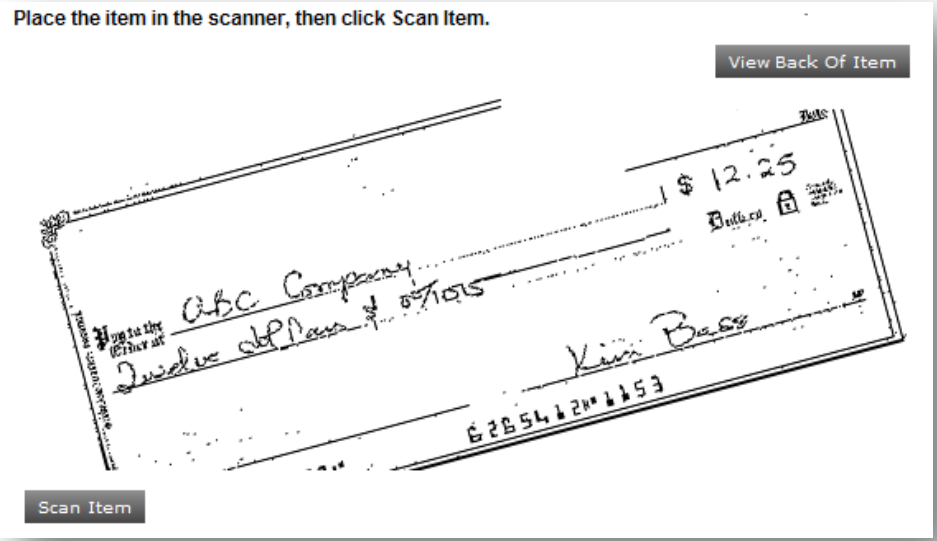
A deposit cannot be submitted until all image quality errors have been corrected. To resolve the image quality errors, follow these steps.

1. Review the item that has failed.
2. If the image appears to be a good image and the entire image has been captured correctly, click the **Accept Image** button.
3. If the image of the item is poor, delete the item by clicking the blue circled X by the item in the Deposit Register.

Good Check Image



Bad Check Image



TIP

- Before accepting an image that has failed, make sure you can visually read the entire image. If you cannot, delete the item and rescan.

TIP

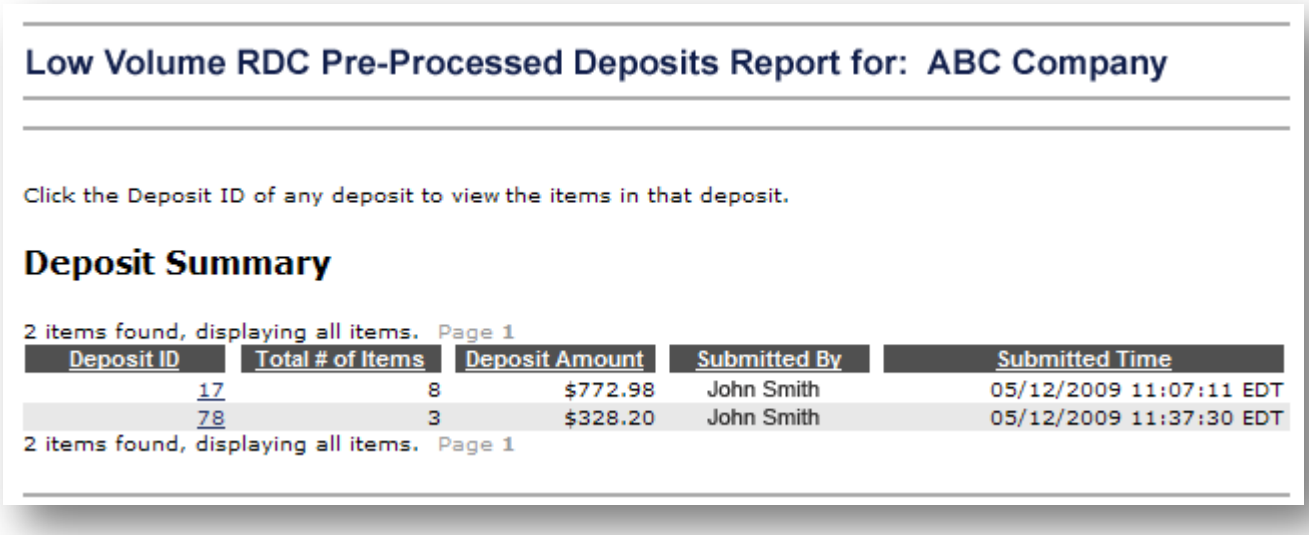
- If a bad image is accepted in the deposit, it has a high probability of being returned by the financial institution due to poor image quality. After the item is received by the client, it will have to be redeposited through this application or taking the paper return to a local branch.

Preprocessed Reports

The Preprocessed Report is used to verify deposits that have been submitted for processing on the current date or the past 30 days. The report displays the deposit data before they are processed. To access the Preprocessed Report follow these steps:

1. Click the **Reports** link on the menu bar.
2. Click **Preprocessed Report**.
3. Select the date the deposit was submitted by clicking the calendar icon or enter the date into the field.
4. Click **View** to generate the report.

The Deposit Summary report displays a high level summary of the deposits that were submitted on the date selected.



Low Volume RDC Pre-Processed Deposits Report for: ABC Company

Click the Deposit ID of any deposit to view the items in that deposit.

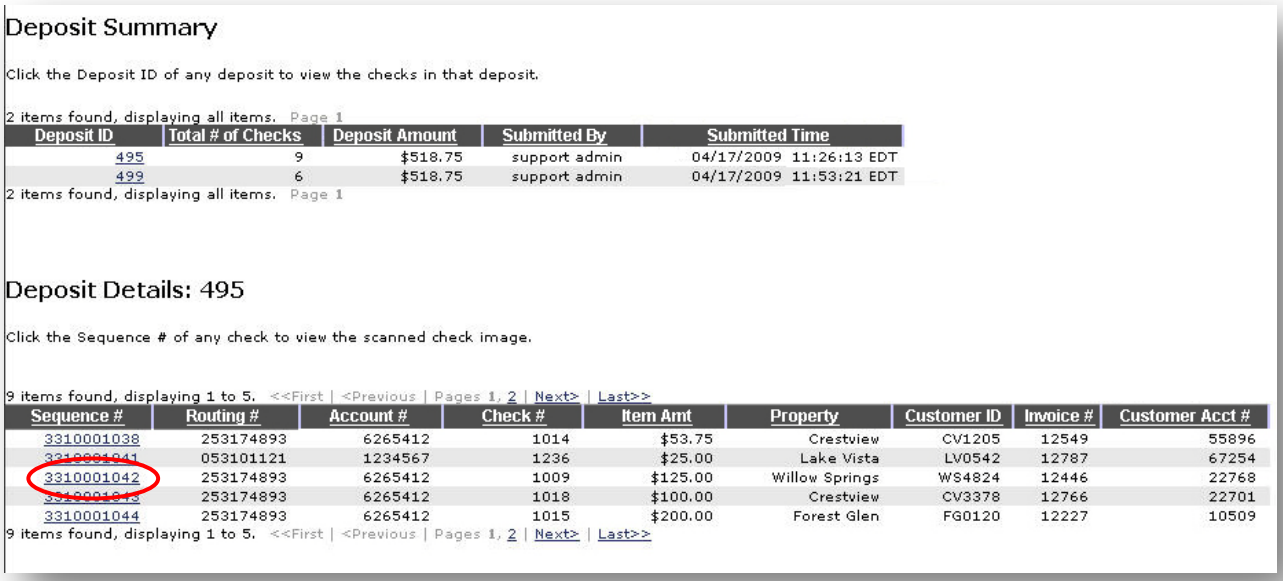
Deposit Summary

2 items found, displaying all items. Page 1

Deposit ID	Total # of Items	Deposit Amount	Submitted By	Submitted Time
17	8	$772.98	John Smith	05/12/2009 11:07:11 EDT
78	3	$328.20	John Smith	05/12/2009 11:37:30 EDT

2 items found, displaying all items. Page 1

To view the items and the images of the deposit, click the **Deposit ID** number. The Deposit Detail displays the items and associated extra data fields entered.



Deposit Summary

Click the Deposit ID of any deposit to view the checks in that deposit.

2 items found, displaying all items. Page 1

Deposit ID	Total # of Checks	Deposit Amount	Submitted By	Submitted Time
495	9	$518.75	support admin	04/17/2009 11:26:13 EDT
499	6	$518.75	support admin	04/17/2009 11:53:21 EDT

2 items found, displaying all items. Page 1

Deposit Details: 495

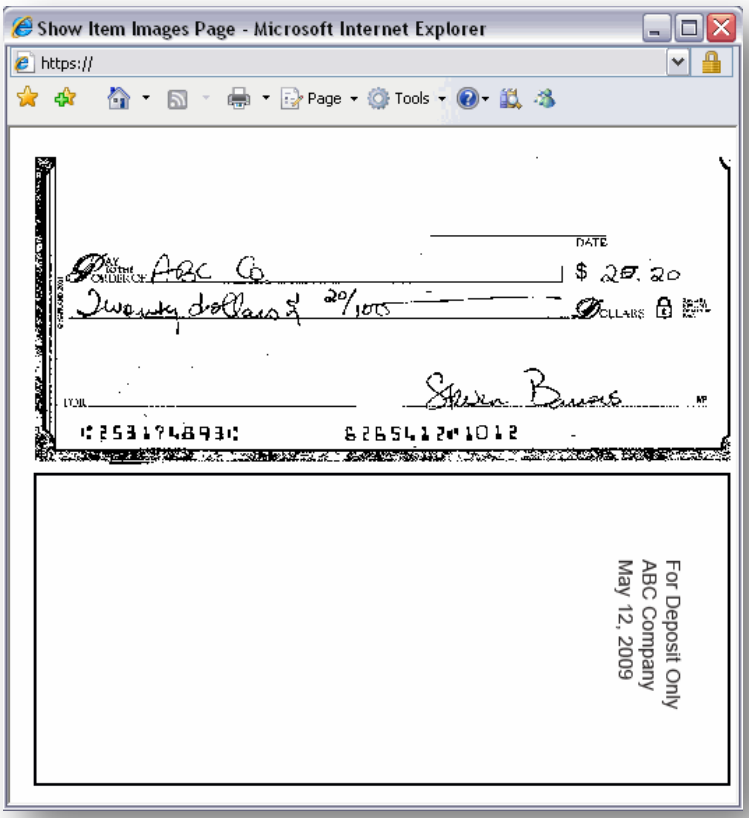
Click the Sequence # of any check to view the scanned check image.

9 items found, displaying 1 to 5. <<First | <Previous | Pages 1, 2 | Next> | Last>>

Sequence #	Routing #	Account #	Check #	Item Amt	Property	Customer ID	Invoice #	Customer Acct #
3310001038	253174893	6265412	1014	$53.75	Crestview	CV1205	12549	55896
3310001041	053101121	1234567	1236	$25.00	Lake Vista	LV0542	12787	67254
3310001042	253174893	6265412	1009	$125.00	Willow Springs	WS4824	12446	22768
3310001043	253174893	6265412	1018	$100.00	Crestview	CV3378	12766	22701
3310001044	253174893	6265412	1015	$200.00	Forest Glen	FG0120	12227	10509

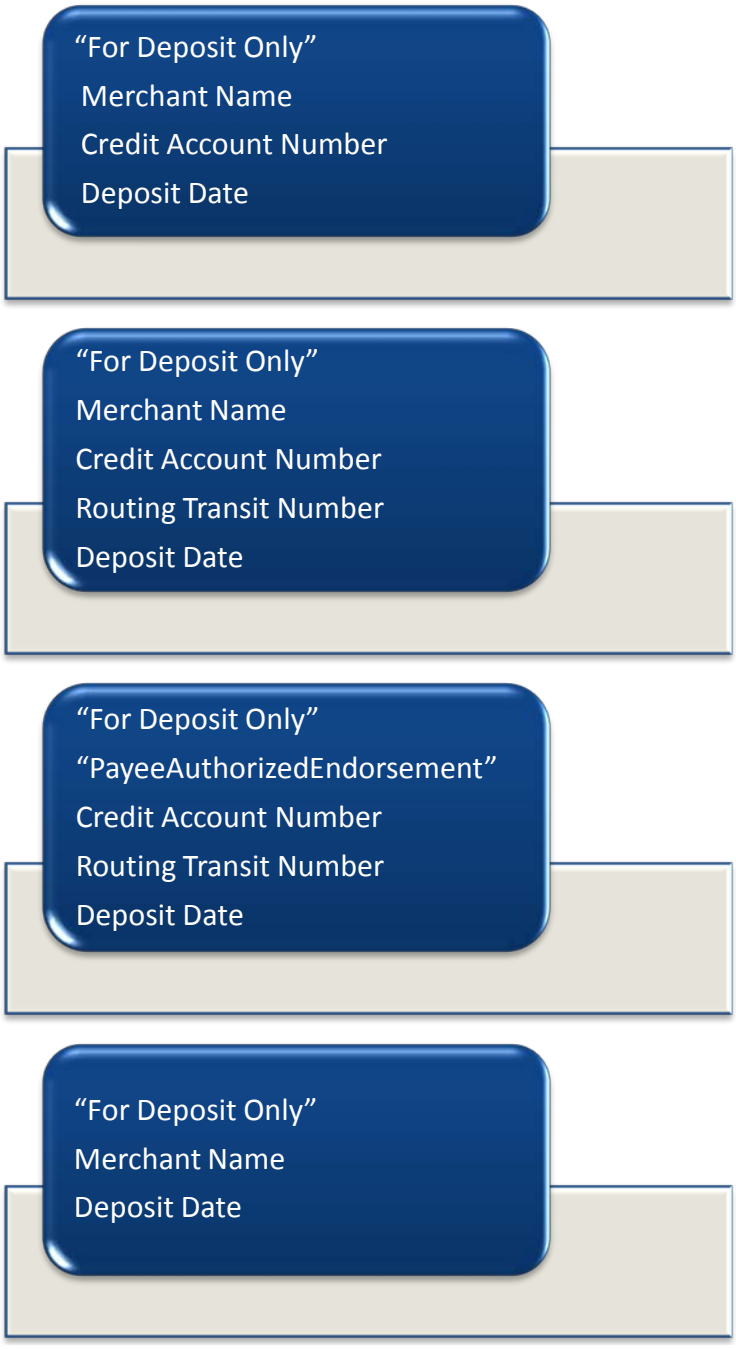
9 items found, displaying 1 to 5. <<First | <Previous | Pages 1, 2 | Next> | Last>>

To view the image of an item, click the **Sequence #**. The image of the item will be displayed in a separate window.



Virtual Endorsement

Each client can choose from one of four virtual endorsements which include the following fields. See your financial institution to activate a virtual endorsement.

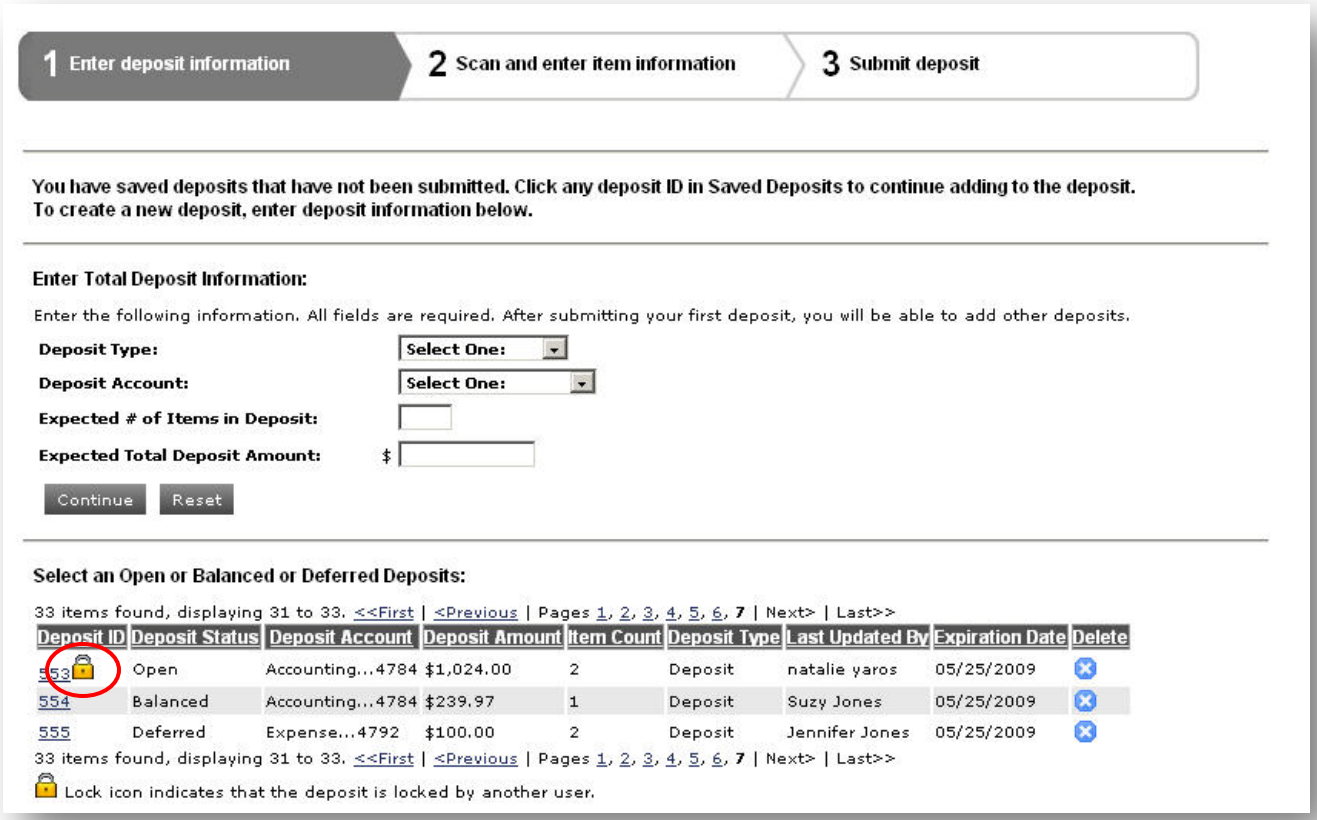


TIP

- If the back of the item is physically endorsed, the virtual endorsement will cover the physical endorsement.

Locked Deposit

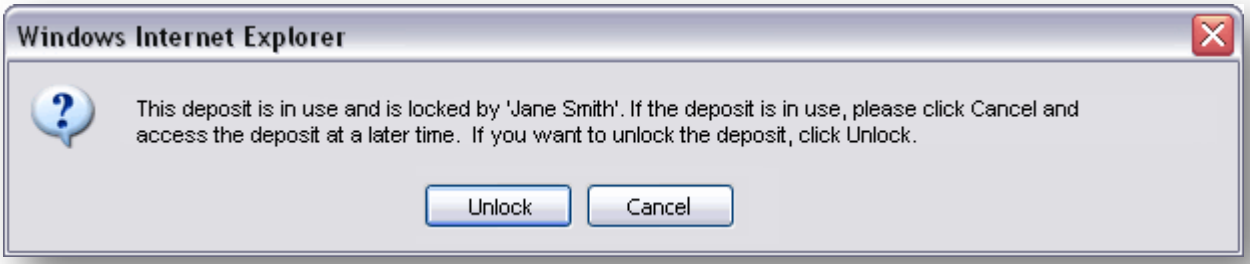
A deposit that is in an Open status will have a yellow lock symbol adjacent to the Deposit ID in the Saved Deposit summary. If a user unintentionally left a deposit open and did not close the deposit, another user can unlock the deposit and complete the deposit on their behalf.


1 Enter deposit information
2 Scan and enter item information
3 Submit deposit
You have saved deposits that have not been submitted. Click any deposit ID in Saved Deposits to continue adding to the deposit.
To create a new deposit, enter deposit information below.
Enter Total Deposit Information:
Enter the following information. All fields are required. After submitting your first deposit, you will be able to add other deposits.
Deposit Type: Select One:
Deposit Account: Select One:
Expected # of Items in Deposit:
Expected Total Deposit Amount: $
Continue
Reset
Select an Open or Balanced or Deferred Deposits:
33 items found, displaying 31 to 33. <<First | <Previous | Pages 1, 2, 3, 4, 5, 6, 7 | Next> | Last>>
Deposit ID | Deposit Status | Deposit Account | Deposit Amount | Item Count | Deposit Type | Last Updated By | Expiration Date | Delete
553 Open Accounting...4784 $1,024.00 2 Deposit natalie yaros 05/25/2009
554 Balanced Accounting...4784 $239.97 1 Deposit Suzy Jones 05/25/2009
555 Deferred Expense...4792 $100.00 2 Deposit Jennifer Jones 05/25/2009
33 items found, displaying 31 to 33. <<First | <Previous | Pages 1, 2, 3, 4, 5, 6, 7 | Next> | Last>>
Lock icon indicates that the deposit is locked by another user.

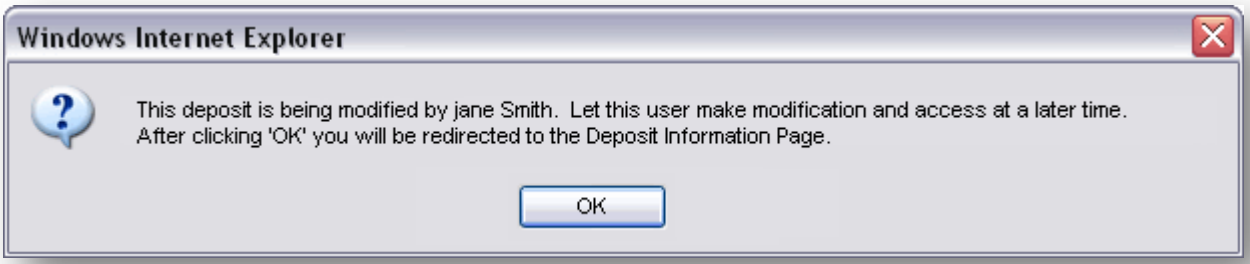
To unlock a deposit follow these steps.

1. Click the **Deposit ID** that has a lock symbol beside it.
   A message is presented that indicates who has the lock on the deposit.

2. If the user wants to remove the lock to take over the deposit, click **Unlock Deposit**.
   Click **Cancel** if the user does not want to unlock the deposit.


Windows Internet Explorer
This deposit is in use and is locked by 'Jane Smith'. If the deposit is in use, please click Cancel and access the deposit at a later time. If you want to unlock the deposit, click Unlock.
Unlock
Cancel

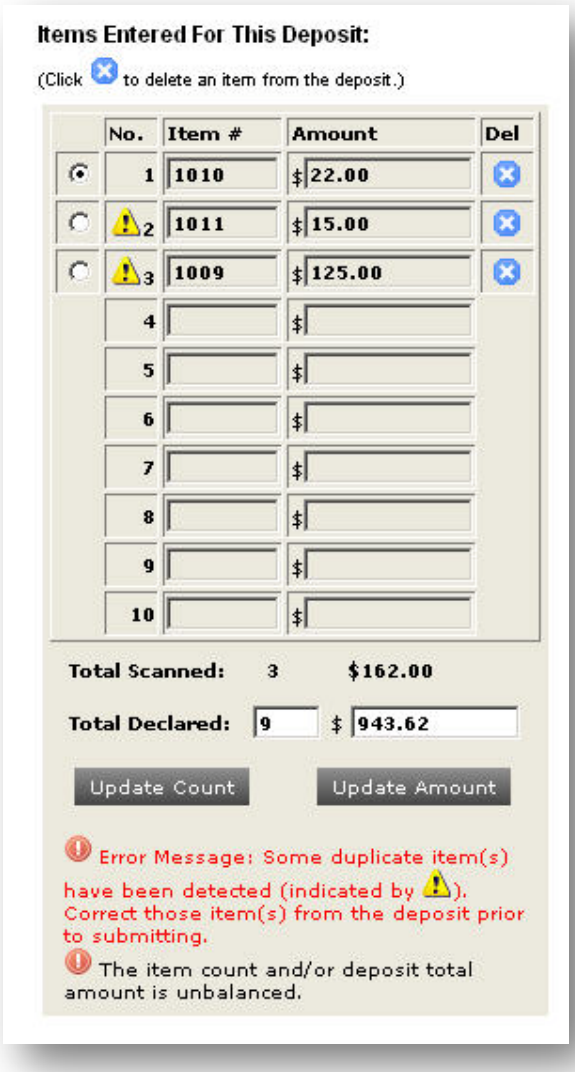
If the deposit is unlocked, the user who was originally working on the deposit will receive a message when they try scan or update any item in the deposit.


Windows Internet Explorer
This deposit is being modified by jane Smith. Let this user make modification and access at a later time.
After clicking 'OK' you will be redirected to the Deposit Information Page.
OK

Duplicate Detection

Duplicate detection is performed on the items when **Submit** or **Submit for Approval** is clicked. Duplicate detection validates that duplicate items are not contained within the deposit or in any previous deposits submitted within the last 30 days. After the **Submit** button is clicked, if any duplicates are detected, the duplicate item must be deleted from the deposit before it can be submitted successfully.

The following message is received in the Deposit Register. A yellow caution triangle indicates which items have been flagged as a duplicate.


Items Entered For This Deposit:
(Click to delete an item from the deposit.)
No. Item # Amount Del
1 1010 $22.00
2 1011 $15.00
3 1009 $125.00
4
5
6
7
8
9
10
Total Scanned: 3 $162.00
Total Declared: 9 $ 943.62
Update Count
Update Amount
Error Message: Some duplicate item(s) have been detected (indicated by). Correct those item(s) from the deposit prior to submitting.
The item count and/or deposit total amount is unbalanced.

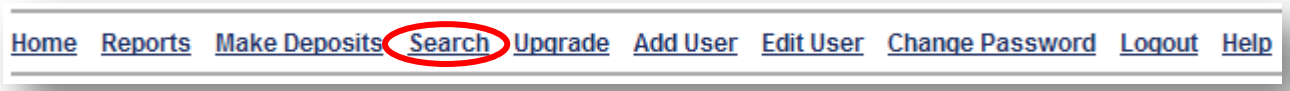
TIP

- If the item that was detected as a duplicate is an item that has been returned and you are scanning the item to redeposit, the wrong work type has been selected to process the deposit. Go to the Make Deposit page, delete the deposit and create a new deposit by selecting the Return Deposit work type from the Deposit Type drop down box.

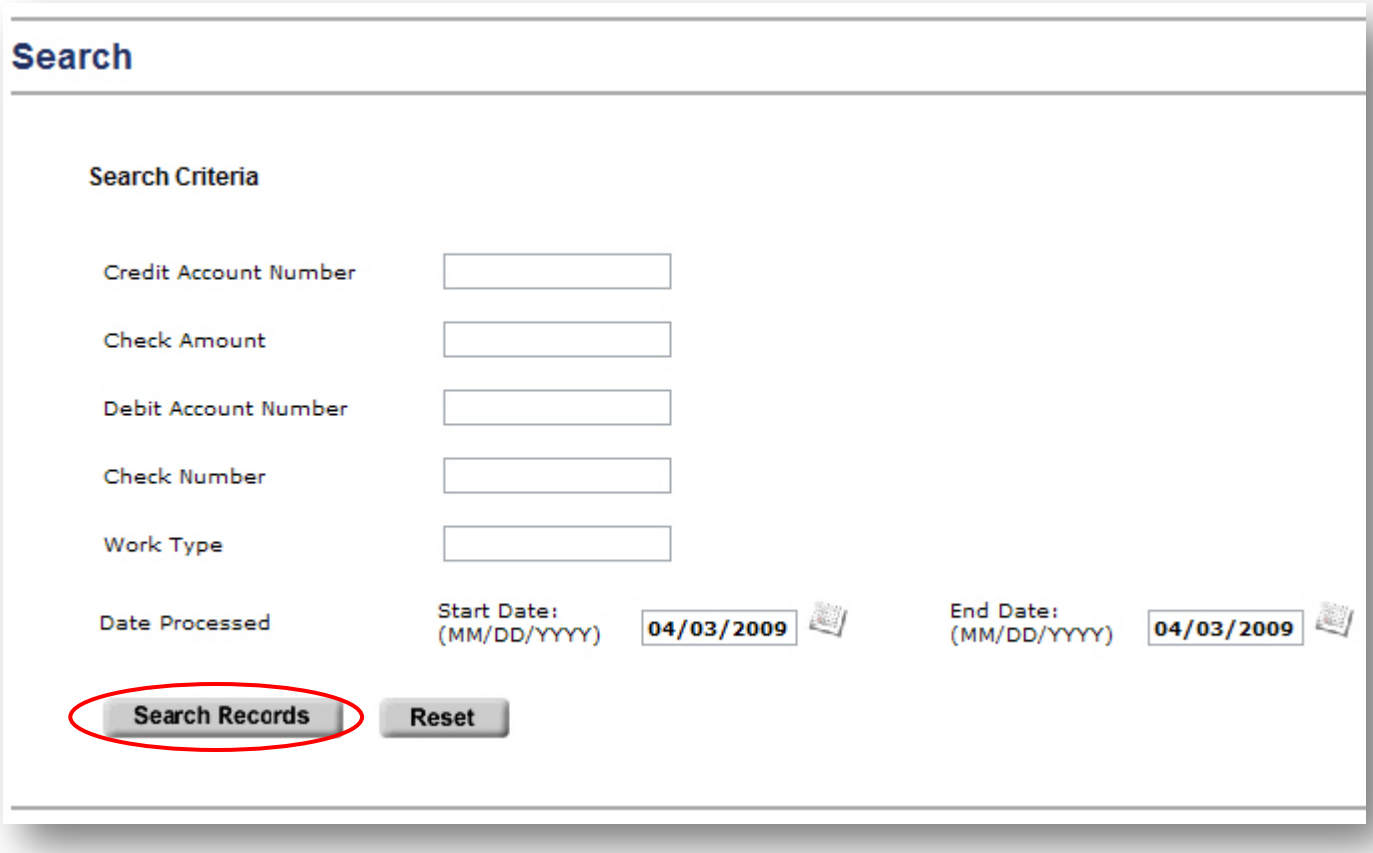
TIP

- After the deposit is submitted, duplicate detection is performed for the previous 90 days. If a duplicate item is detected, it is automatically removed from the deposit and the deposit ticket is reduced by the duplicate amount. The Post-Processing Report details the duplicate items that were removed. Review the Post-Processing Report section for details of this report.

Search



To search for an item, click the Search link in the Home Menu

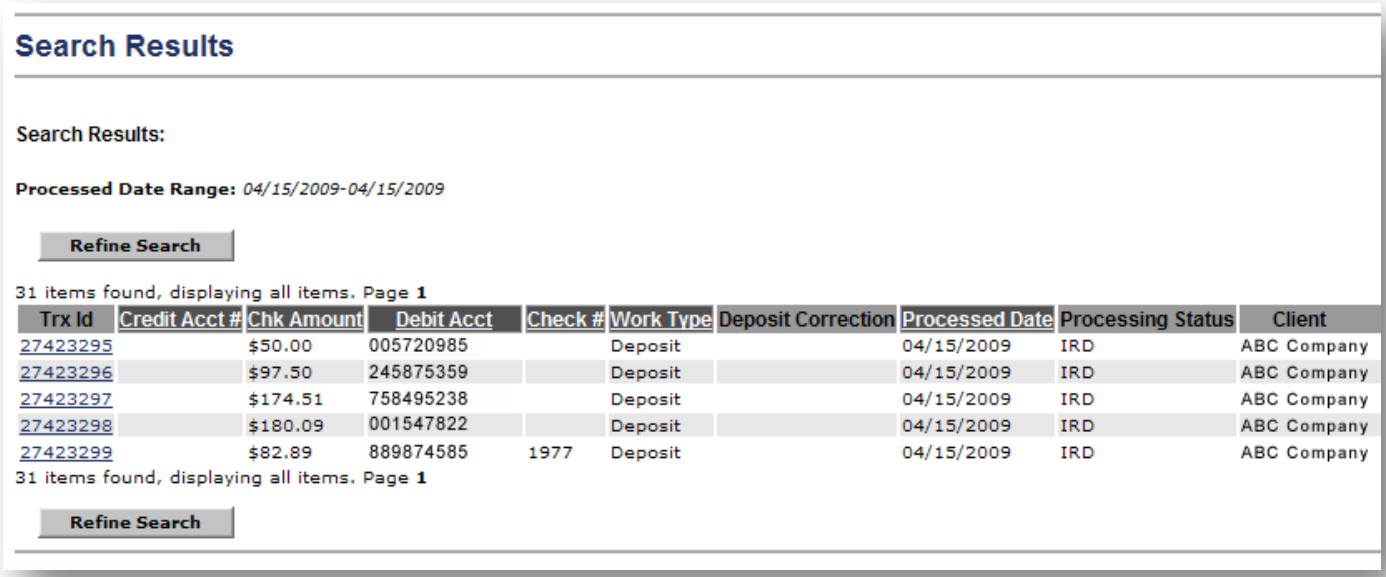


The Search function allows for a search to be performed on items from deposits that have been processed in the past two years.

1. Enter Search Criteria, by entering data into any or all of the Search Criteria fields.
2. Select a date range and click **Search Records**.

Search Results

The Search results display the items that match the search criteria that were selected. Click the **Trx Id** number to display the associated item image. If the correct item is not found, click **Refine Search** button to enter new search criteria.



Search Results

Search Results:

Processed Date Range: *04/15/2009-04/15/2009*

Refine Search

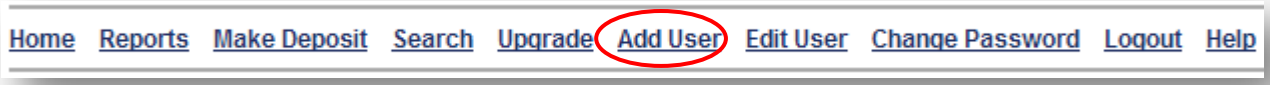
31 items found, displaying all items. Page **1**

Trx Id	Credit Acct #	Chk Amount	Debit Acct	Check #	Work Type	Deposit Correction	Processed Date	Processing Status	Client
27423295		$50.00	005720985		Deposit		04/15/2009	IRD	ABC Company
27423296		$97.50	245875359		Deposit		04/15/2009	IRD	ABC Company
27423297		$174.51	758495238		Deposit		04/15/2009	IRD	ABC Company
27423298		$180.09	001547822		Deposit		04/15/2009	IRD	ABC Company
27423299		$82.89	889874585	1977	Deposit		04/15/2009	IRD	ABC Company

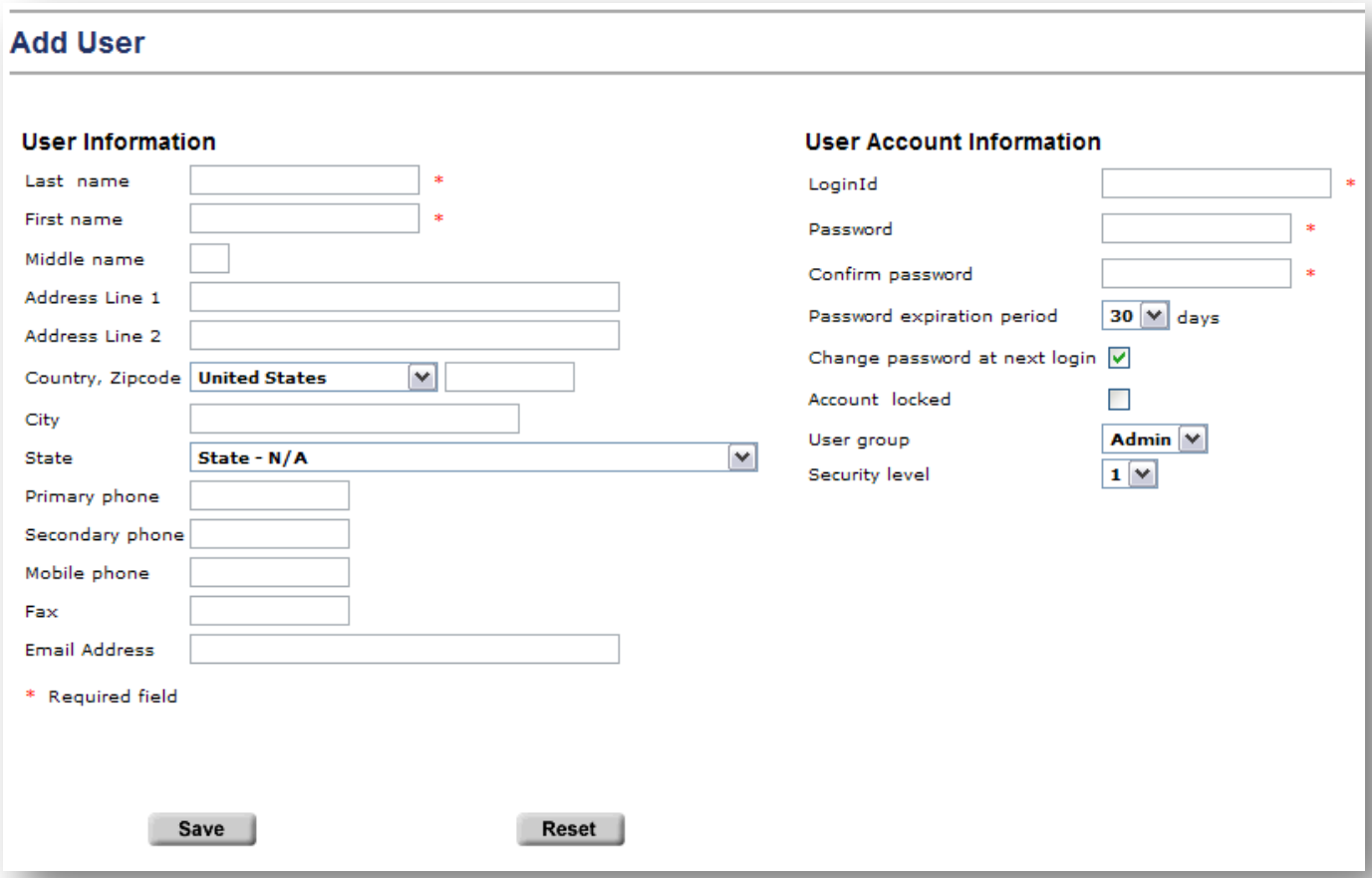
31 items found, displaying all items. Page **1**

Refine Search

Add User



The Add User function can be accessed by security level 5 users to administer other users Additional users can be created through the Add User function.



Only fields with an asterisk (*) require entry.

- The User Group drop down box is not currently used and will default to Admin.
- View the User Security Level table on page 42 to determine the user's security level.
- Login IDs must be unique; therefore, users cannot have the same login ID.

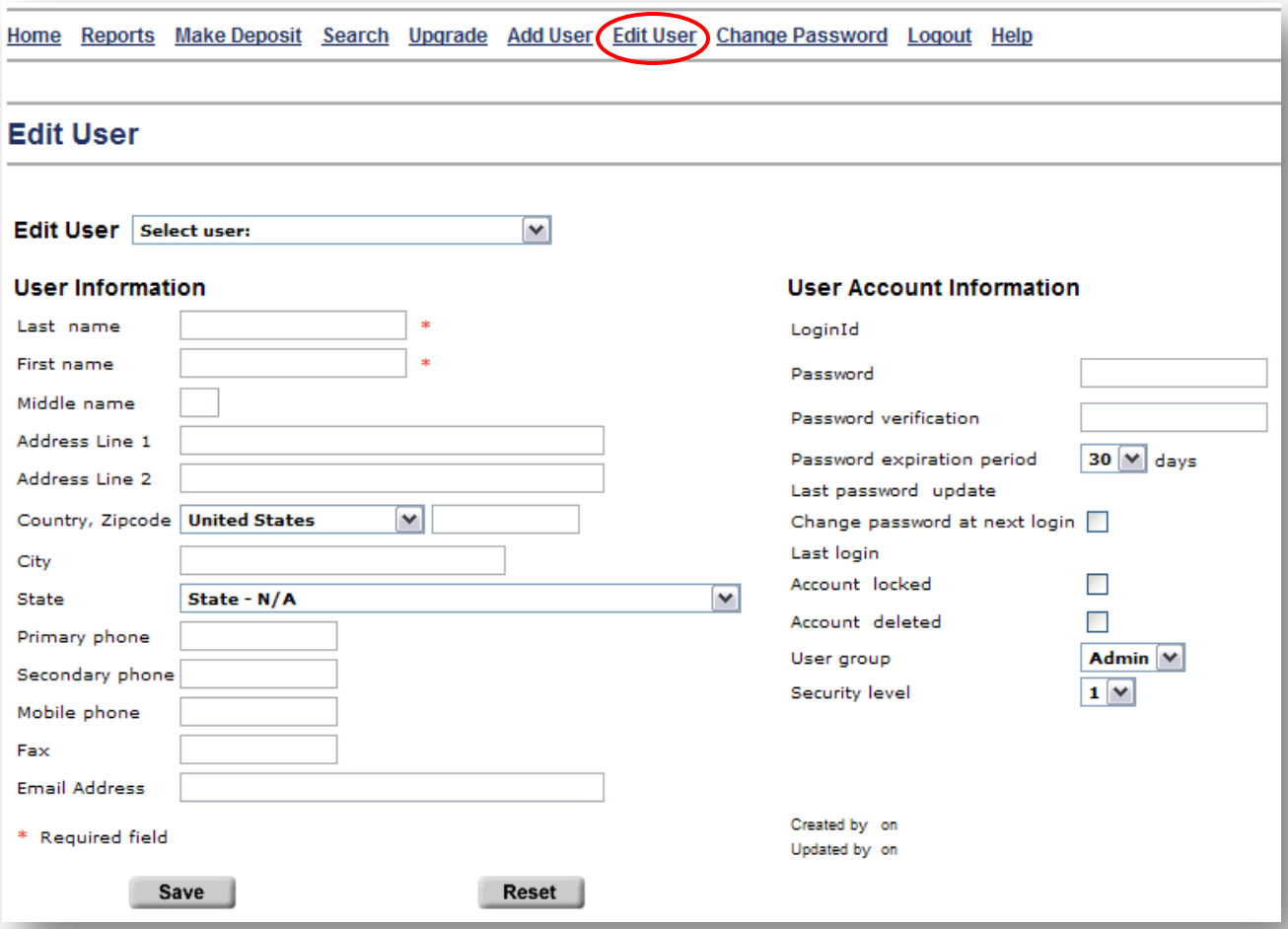
TIP

- A good security practice is to check the Change password at next login so the user will have a unique password that only they know.

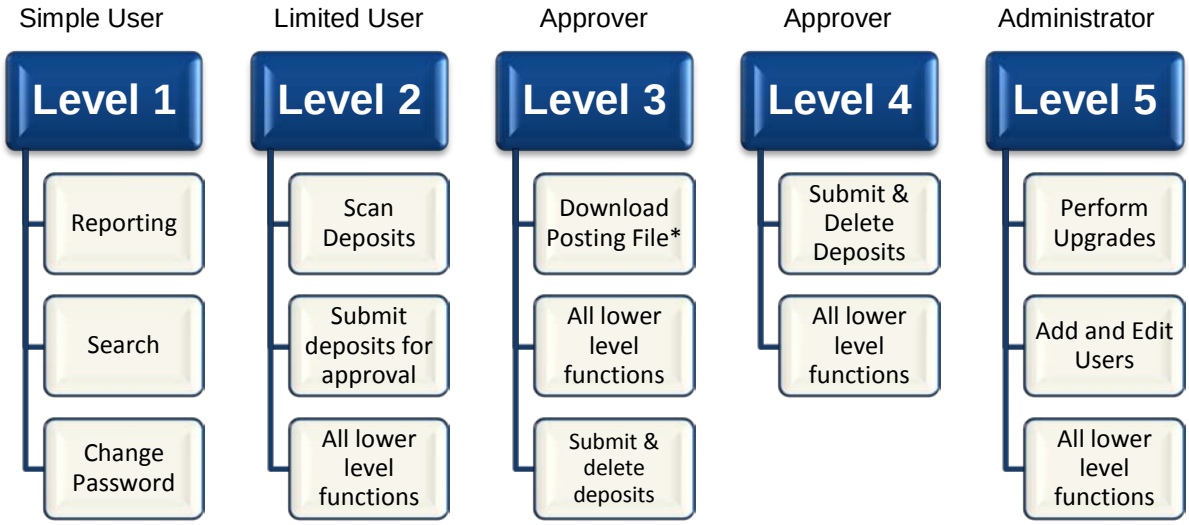
Edit User

The Edit User function can be accessed by security level 5 users to administer other users. Edit User is used to unlock users that have been locked out, delete users from using the application, change security levels, or change basic user login information. If a user has been locked out, follow these steps.

1. Select the user name from the drop down box.
2. Enter a new password in the Password and Password Verification fields.
3. Uncheck the Account Locked checkbox.
4. Click **Save.**



User Security Levels



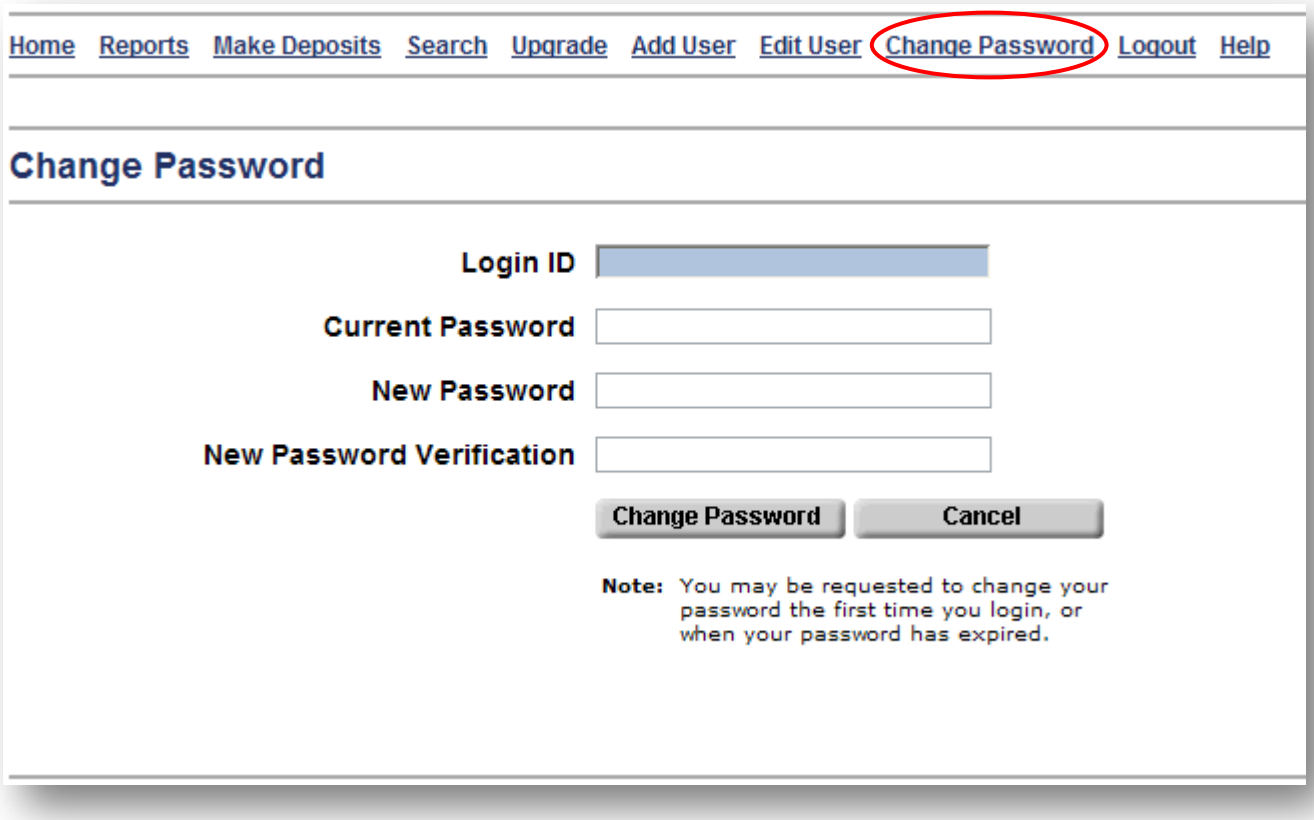
	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
SUPPORT FUNCTIONS					
Reports	✓	✓	✓	✓	✓
Search	✓	✓	✓	✓	✓
Change Password	✓	✓	✓	✓	✓
Download Posting File *			✓	✓	✓
Add/Edit User Maintenance					✓
Perform Upgrades					✓
MAKE DEPOSIT FUNCTIONS					
Scan and Submit for Approval		✓	✓	✓	✓
Delete deposit			✓	✓	✓
Scan and Submit Deposits			✓	✓	✓

* This function will only display for clients using this service option.

Change Password

A user can change their password at any time.

1. Click the Change Password link.
2. Enter data into each field.
3. Click **Change Password**.



*See page 12 of the user guide for password guidelines and rules.

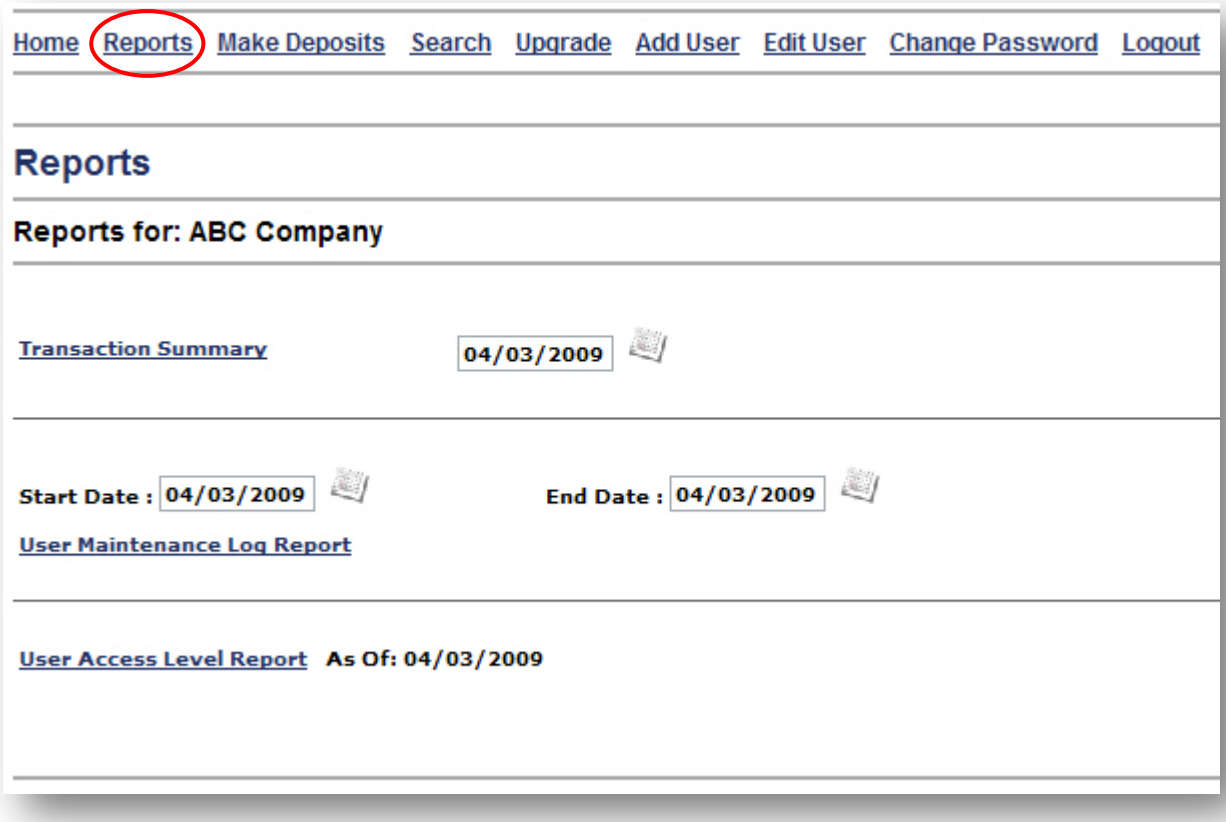
Reporting

There are three reports under the **Post Processing Reports**. The Transaction Summary Report can be accessed the next day after 7:00 a.m. ET for deposits submitted before the client's cutoff time.

1. Transaction Summary Page 45
   Available the next business day after deposit submission.

2. User Maintenance Log Report Page 50
   Lists user maintenance performed over specified date range.

3. User Access Level Report Page 51
   Identifies all users and their access levels as of the date selected.

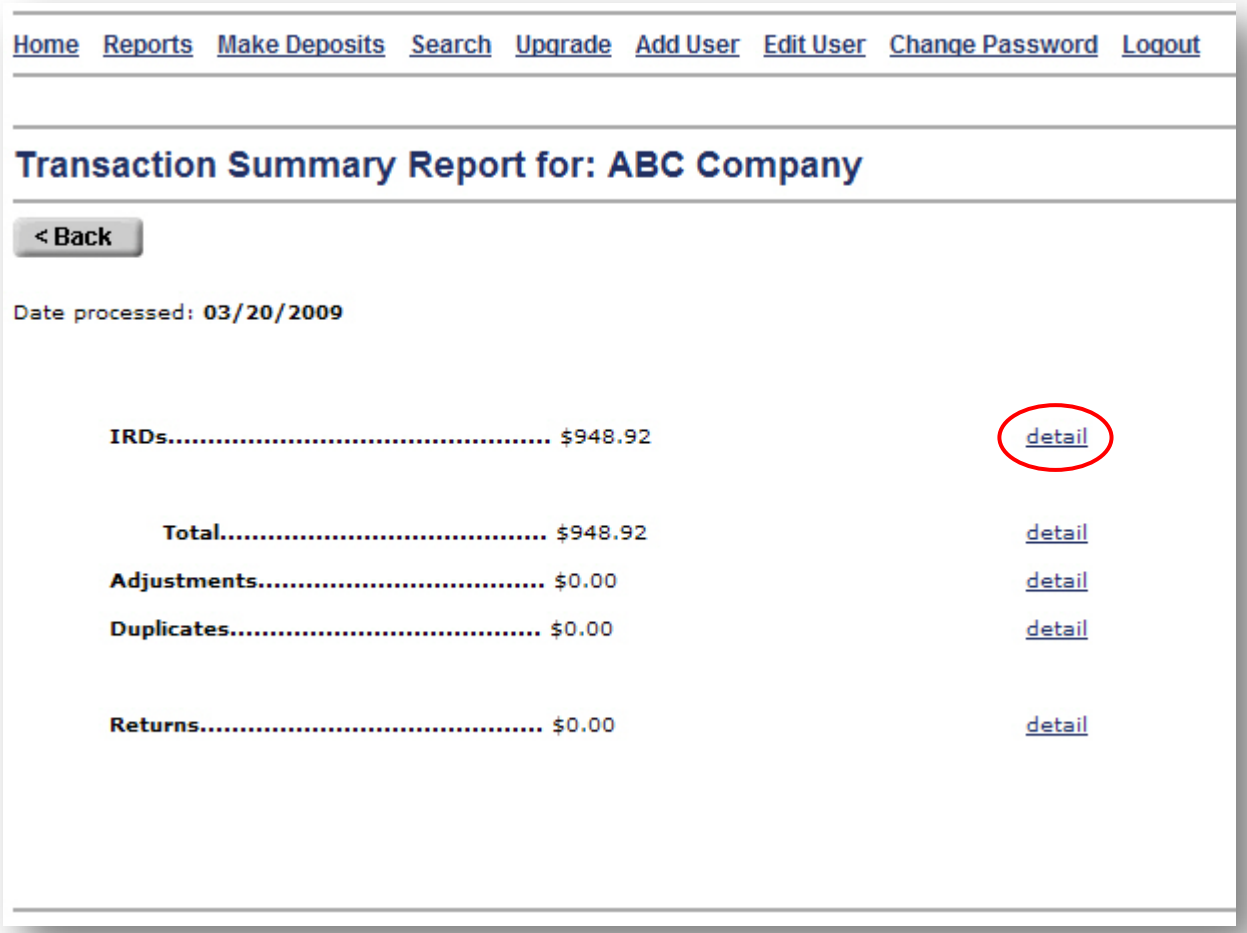


TIP

- All reports listed under the Post Processing Report, detail deposits that have been processed by your Financial Instution.

Transaction Summary Report

The Transaction Summary Report gives a high level total of deposits that were processed on the date selected. To see the detail of each report, click the detail link.


Home Reports Make Deposits Search Upgrade Add User Edit User Change Password Logout
Transaction Summary Report for: ABC Company
< Back
Date processed: 03/20/2009
IRDs..... $948.92 detail
Total..... $948.92 detail
Adjustments..... $0.00 detail
Duplicates..... $0.00 detail
Returns..... $0.00 detail

TIP •To see a list of all the items deposited for the date selected, click the detail link next to the IRD amount.

TIP •To see a list of all the deposit batches submitted for the date selected, click the detail link next to the Total amount.

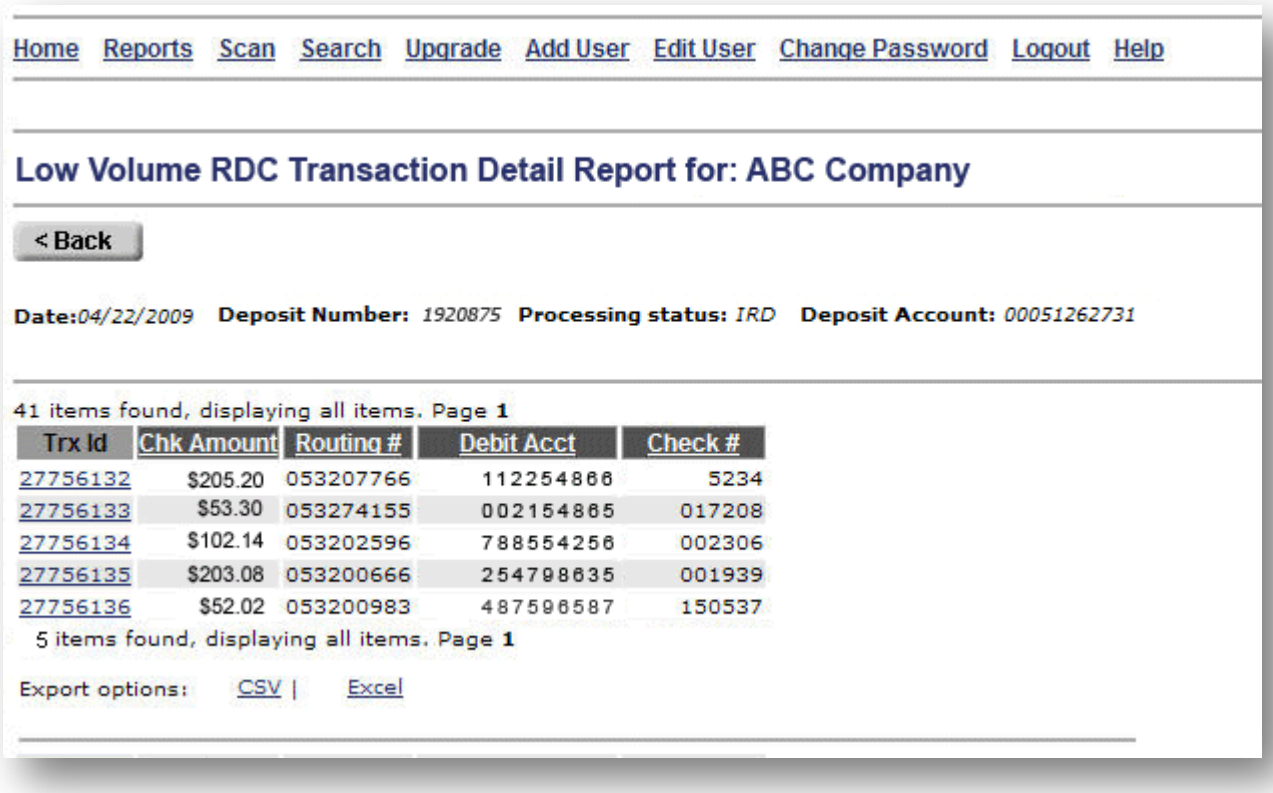
TIP •If there was an adjustment made to the original deposit, click the detail link next to the Adjustment amount.

TIP •If there were duplicate items stopped from being processed, click the detail link next to the amount.

*The Returns link does not apply to this application.

Transaction Detail Report

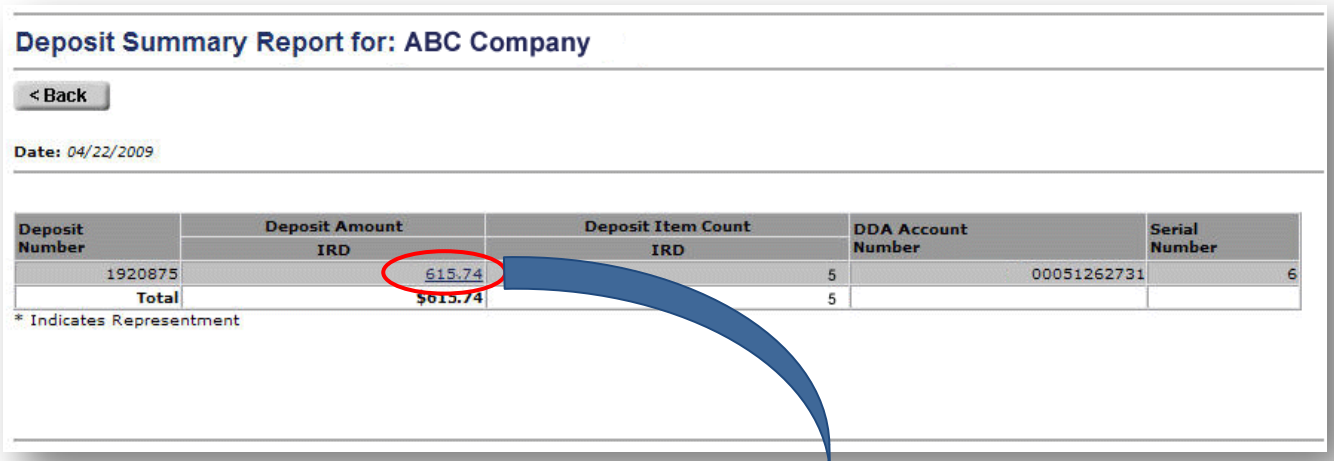
On the Transaction Summary Report screen, clicking on the IRDs detail link accesses the Transaction Detail Report. This report lists all the deposits processed by the date selected. All column headings are sort fields, allowing the column to sort when clicked. This report can also be downloaded into a CSV or Excel document. To view the image of the item, click the **Trx Id** link.


Home Reports Scan Search Upgrade Add User Edit User Change Password Logout Help
Low Volume RDC Transaction Detail Report for: ABC Company
< Back
Date:04/22/2009 Deposit Number: 1920875 Processing status: IRD Deposit Account: 00051262731
41 items found, displaying all items. Page 1
Trx Id | Chk Amount | Routing # | Debit Acct | Check #
27756132 $205.20 053207766 112254866 5234
27756133 $53.30 053274155 002154865 017208
27756134 $102.14 053202596 788554256 002306
27756135 $203.08 053200666 254798635 001939
27756136 $52.02 053200983 487596587 150537
5 items found, displaying all items. Page 1
Export options: CSV | Excel

Deposit Summary Report

On the Transaction Summary Report screen, clicking the Total detail link accesses the Deposit Summary Report.This report lists each deposit that was submitted.

Click the underlined deposit amount to display the items in the deposit batch.



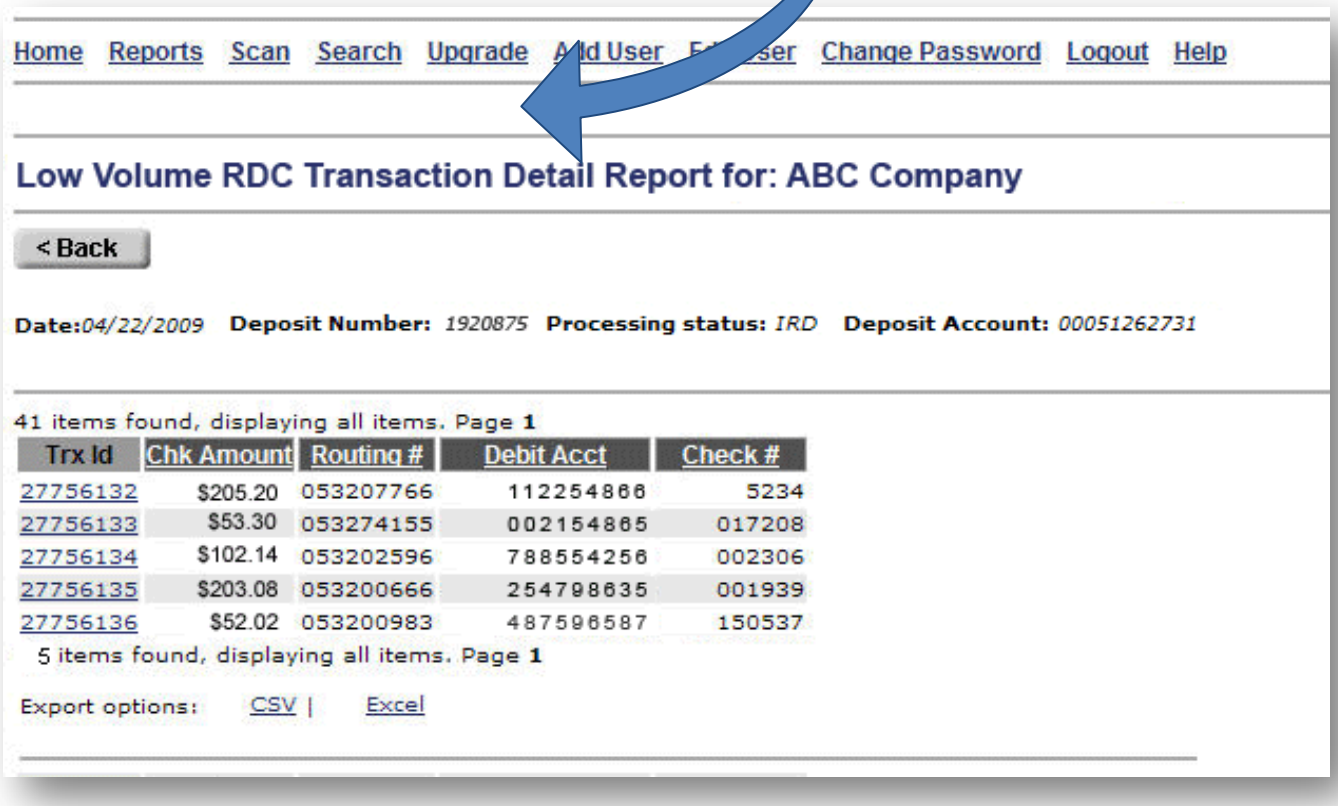
Deposit Summary Report for: ABC Company

< Back

Date: *04/22/2009*

Deposit Number	Deposit Amount IRD	Deposit Item Count IRD	DDA Account Number	Serial Number
1920875	615.74	5	00051262731	6
Total	**$615.74**	5		

* Indicates Representment



Home Reports Scan Search Upgrade Add User Edit User Change Password Logout Help

Low Volume RDC Transaction Detail Report for: ABC Company

< Back

Date:*04/22/2009* **Deposit Number:** *1920875* **Processing status:** *IRD* **Deposit Account:** *00051262731*

41 items found, displaying all items. Page **1**

Trx Id	Chk Amount	Routing #	Debit Acct	Check #
27756132	$205.20	053207766	112254866	5234
27756133	$53.30	053274155	002154865	017208
27756134	$102.14	053202596	788554256	002306
27756135	$203.08	053200666	254798635	001939
27756136	$52.02	053200983	487596587	150537

5 items found, displaying all items. Page **1**

Export options: CSV | Excel

Deposit Correction Report

On the Transaction Summary Report screen, clicking the Adjustments detail link accesses the Deposit Correction Report. This report details any corrections to the item amounts in the deposit for the date selected.

- Credit adjustments reflect items that are submitted that are less than the actual item amount entered
  - The item amount is corrected, and a credit adjustment ticket is inserted to increase the total deposit amount.

- Debit adjustments reflect items that are submitted that are more than the actual item amount entered.
  - The item amount is corrected, and a debit adjustment ticket is inserted to decrease the total deposit amount.

Home Reports Make Deposit Search Upgrade Add User Edit User Change Password Logout Help
Deposit Correction Report for: ABC Company
< Back
Date processed: 4/22/2009
One item found. Page 1
Batch Number Unit Of Work Trx Id Credit Amt Debit Amt
574405 7869712 $100.00
One item found. Page 1

TIP

- More details about the deposit correction will be sent to you by your Financial Institution.

Duplicate Transaction Report

On the Transaction Summary Report screen, clicking the Duplicate detail link accesses the Duplicate Transaction Report. Duplicate detection is performed when a deposit is submitted, against items from the previous 90 days. Duplicate items are removed from the deposit, and the deposit ticket is reduced by subtracting the duplicate items. The Duplicate Transaction Report lists the duplicate item, as well as the original item that was deposited. The report can be found under the Post-Processing Reports by selecting a deposit date.

Home Reports Scan Deposit Search Upgrade Add User Edit User Change Password Logout
Client Duplicate Transaction Report for: ABC Company
< Back
Duplicate Transaction Report on 04/02/2009
One item found. Page 1
Client Name Routing # Account # Serial # Amount First Presentment Subsequent Presentment Original Trx Id Duplicate Trx Id
ABC Company 063000047 3446772588 1344.95 03/27/2009 04/02/2009 26414288 26713882
One item found. Page 1

- Click the **Original** or **Duplicate Trx Id** number to display the item image.
- Underlined Column Headings are Sort Fields.

User Maintenance Log

The User Maintenance Log lists users that have been modified during the date range specified. The date range for the report may be up to 31 days.

Home Reports Make Deposits Search Upgrade Add User Edit User Change Password Logout

User Maintenance Log Report for: ABC Company

< Back

From Date: **03/06/2009** To Date: **04/03/2009** For : **ABC Company**

4 items found, displaying all items. Page **1**

User ID	User Name	Type Of Transaction	Modified On	UserModified
CLARKIN	support admin	User Token Type altered	3/16/2009	SEVANS
TWILKERSON	support admin	User Contact Information Changed	3/16/2009	SEVANS
LTHOMPSON	support admin	User Password Change	3/16/2009	SEVANS
LTHOMPSON	support admin	User Password Expiration Changed	3/16/2009	SEVANS

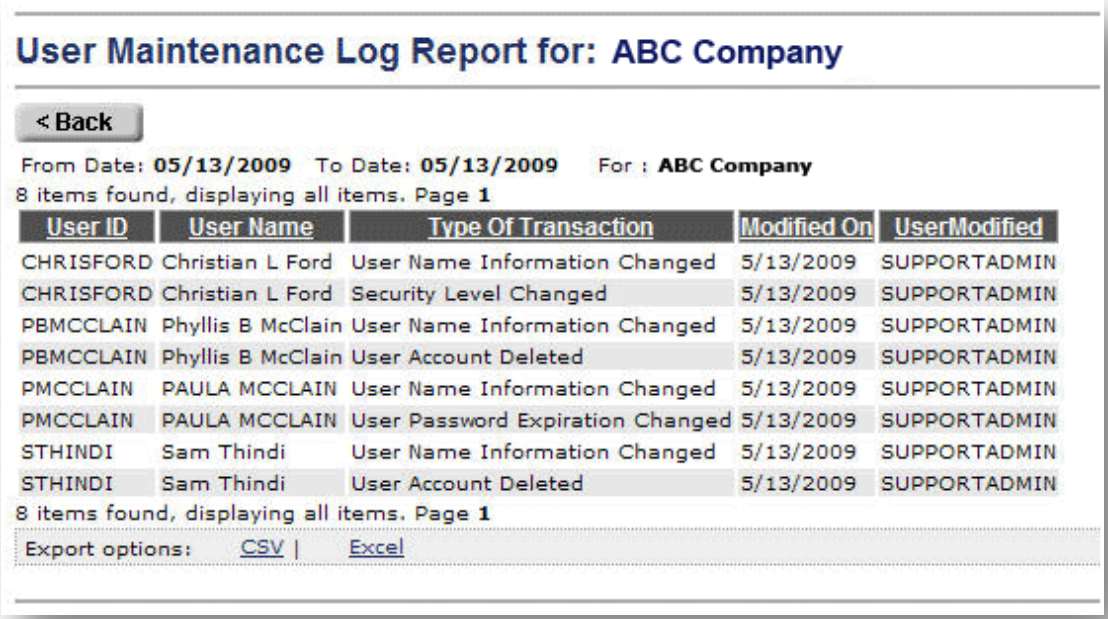
4 items found, displaying all items. Page **1**

Export options: CSV | Excel

User Access Level Report

The User Access Level Report lists all users as of the current calendar date. The report details the following:

- Security level
- Last login
- Locked login ID



User Maintenance Log Report for: ABC Company

< Back

From Date: **05/13/2009** To Date: **05/13/2009** For : **ABC Company**

8 items found, displaying all items. Page **1**

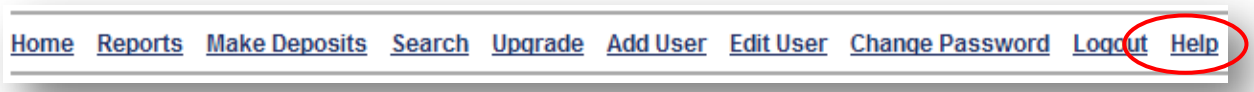
User ID	User Name	Type Of Transaction	Modified On	UserModified
CHRISFORD	Christian L Ford	User Name Information Changed	5/13/2009	SUPPORTADMIN
CHRISFORD	Christian L Ford	Security Level Changed	5/13/2009	SUPPORTADMIN
PBMCCLAIN	Phyllis B McClain	User Name Information Changed	5/13/2009	SUPPORTADMIN
PBMCCLAIN	Phyllis B McClain	User Account Deleted	5/13/2009	SUPPORTADMIN
PMCCLAIN	PAULA MCCLAIN	User Name Information Changed	5/13/2009	SUPPORTADMIN
PMCCLAIN	PAULA MCCLAIN	User Password Expiration Changed	5/13/2009	SUPPORTADMIN
STHINDI	Sam Thindi	User Name Information Changed	5/13/2009	SUPPORTADMIN
STHINDI	Sam Thindi	User Account Deleted	5/13/2009	SUPPORTADMIN

8 items found, displaying all items. Page **1**

Export options: CSV | Excel

HELP

The Help menu provides access to several links to help users learn more about the Low Volume RDC application and troubleshoot issues. The items under the Help menu are:



- **Tutorial** – The tutorial is an easy to use online teaching tool that will navigate the user through the Low Volume RDC application. All new users to the system should review the tutorial.

- **FAQ** – The Frequently Asked Questions guide will help users troubleshoot issues they encounter with the installation of the scanner drivers, scanner issues, and application issues.

- **User Manual** – The User Manual is a detailed user guide for the installation process, the application, and the scanner.

- **Live Help** – The Live Help link will initiate a chat session with our technical team for issues the user maybe experiencing with the scanner or application. Users should review the tutorial, FAQs, and User Guide to answer any questions before initiating a Live Chat session.

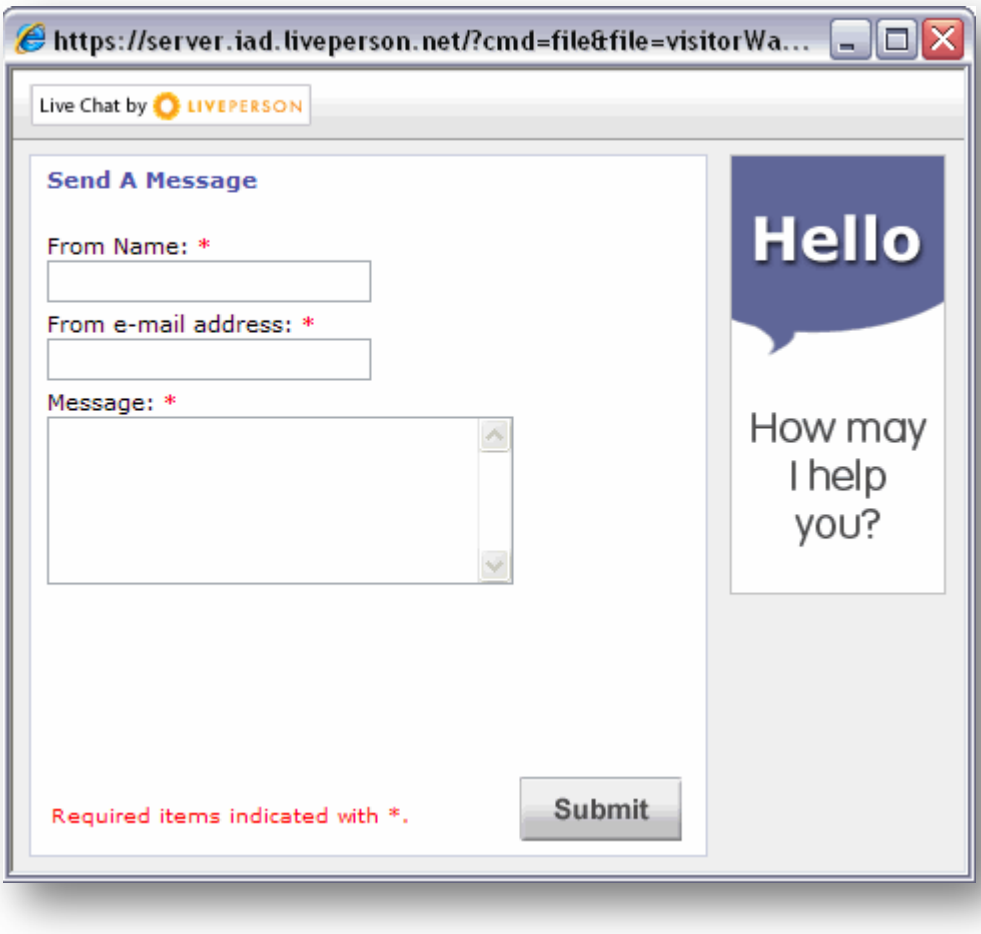
- **Contact Us** – This will provide a support telephone number and email address if the Tutorial, FAQs, and User Manual do not help resolve any issues you are experiencing with the scanner or application.

Live Chat

A Live Chat session can be initiated from the link at the bottom of the Make Deposit screens or from the Help Menu. Users should review the tutorial, FAQs, and User Guide to answer any questions before initiating a Live Chat session.

To initiate the chat with our technical team follow these steps:

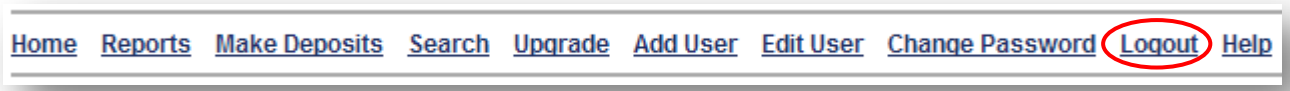
1. Click the **Live Help** link.
2. Type your issue or question.
3. Click **Submit**.



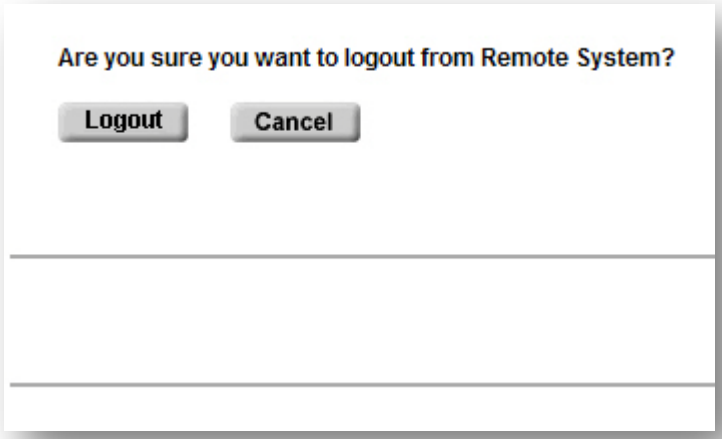
A technical team member, available between 8:30 A.M. to 11:30 PM EST, will respond to you within 2 minutes. If our technical team is busy and cannot respond, they will notify you to send your issue or question to the following email address: lvrdc@ecpays.com. Technical team members will be monitoring this email box and will respond to you within 30 minutes.

Logging Out

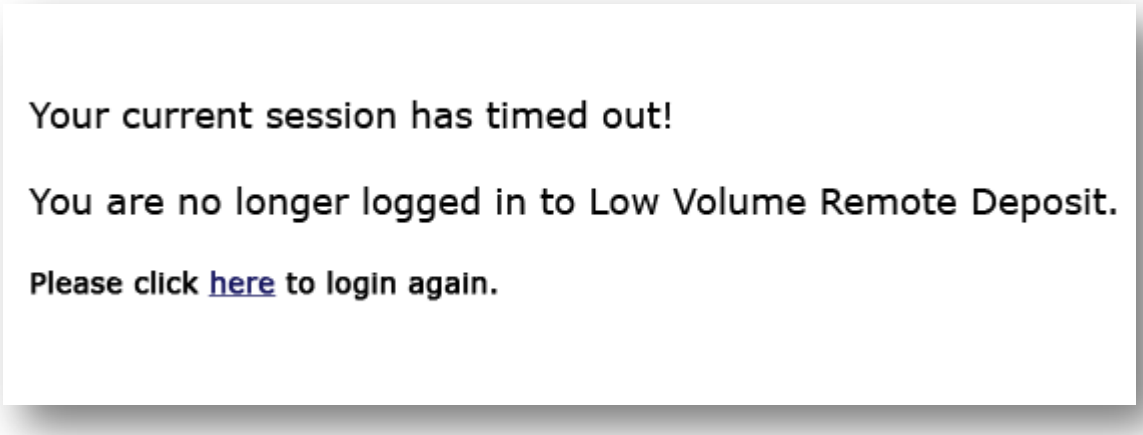
To log out of the system, click the **Logout** link on the top menu bar.



A second screen displays to confirm that you want to log out of the system.



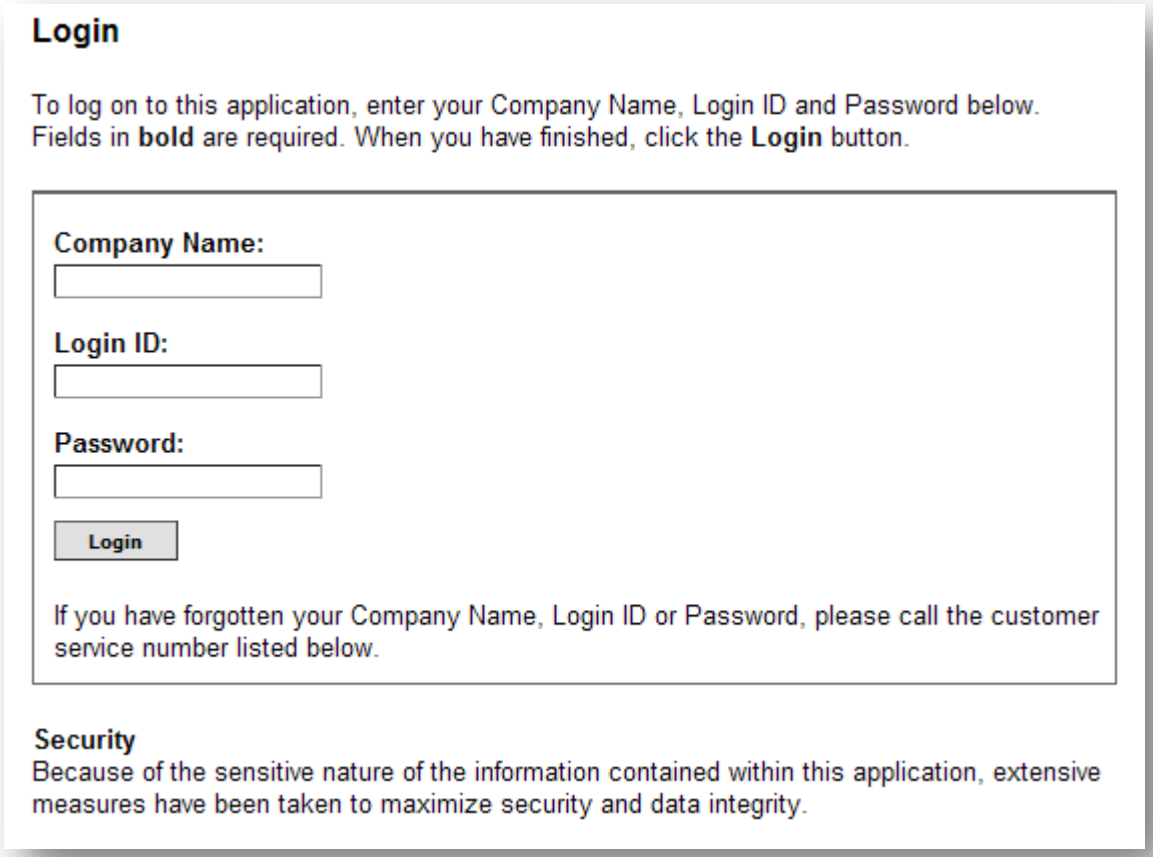
The following message will display after 15 minutes of inactivity in the application and will be required to log back in.


Your current session has timed out!
You are no longer logged in to Low Volume Remote Deposit.
Please click here to login again.

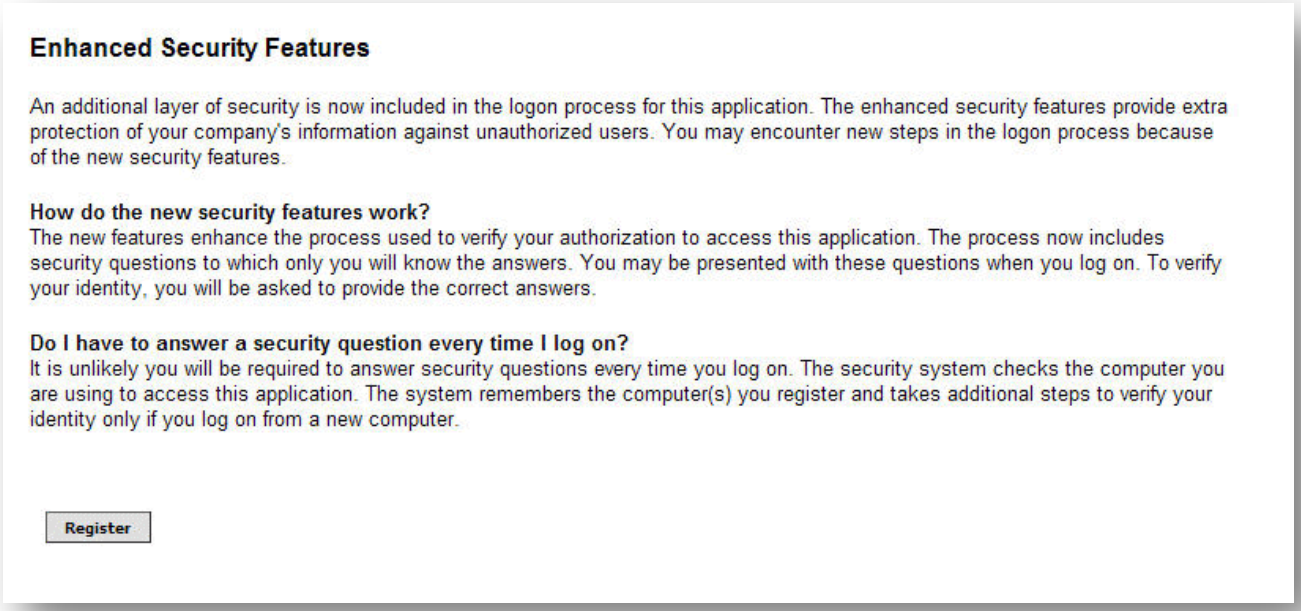
Soft Token Authentication

Soft Token Authentication is an optional feature to add more security to users authenticating into the application. Contact your Financial Institution to determine if you are using this feature.

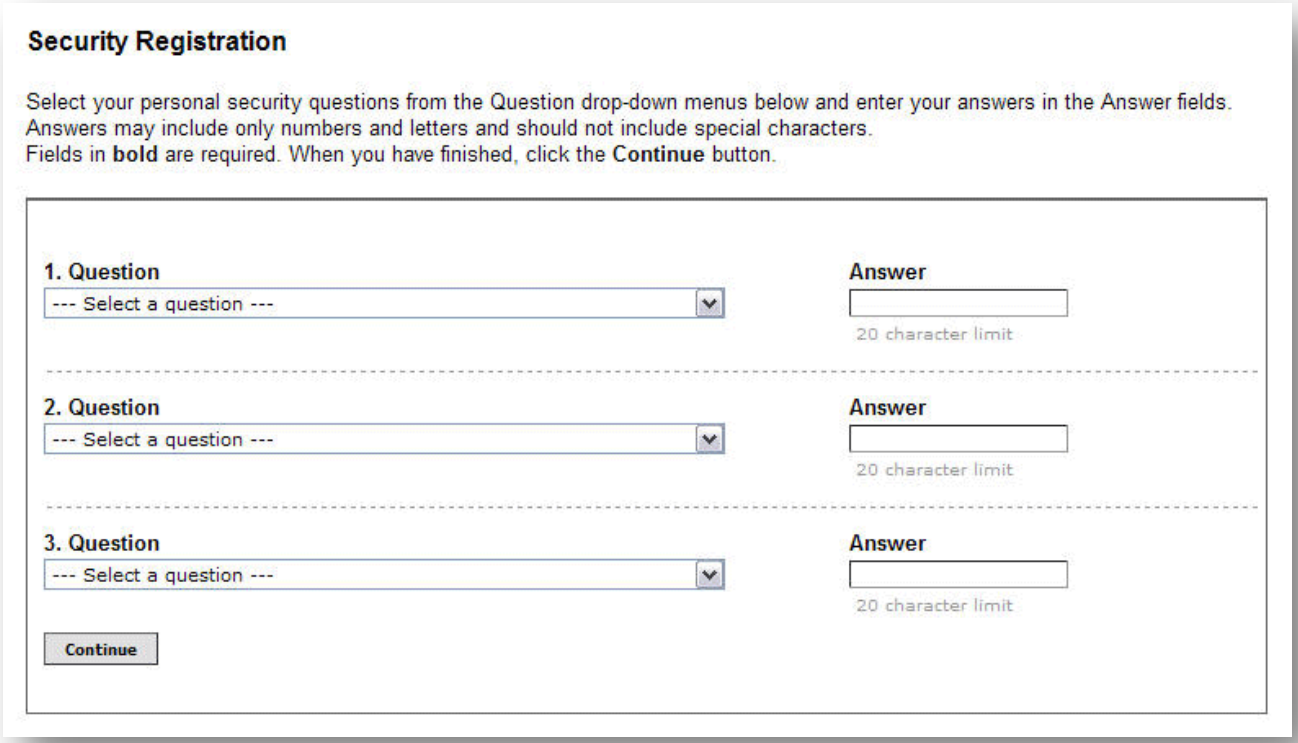
Users will login to the application with their Company Name, Login ID, and Password.


Login
To log on to this application, enter your Company Name, Login ID and Password below.
Fields in bold are required. When you have finished, click the Login button.
Company Name:
Login ID:
Password:
Login
If you have forgotten your Company Name, Login ID or Password, please call the customer service number listed below.
Security
Because of the sensitive nature of the information contained within this application, extensive measures have been taken to maximize security and data integrity.

The first time the user logs in to the application, the following registration page is presented. Review the statement and click **Register** to proceed.

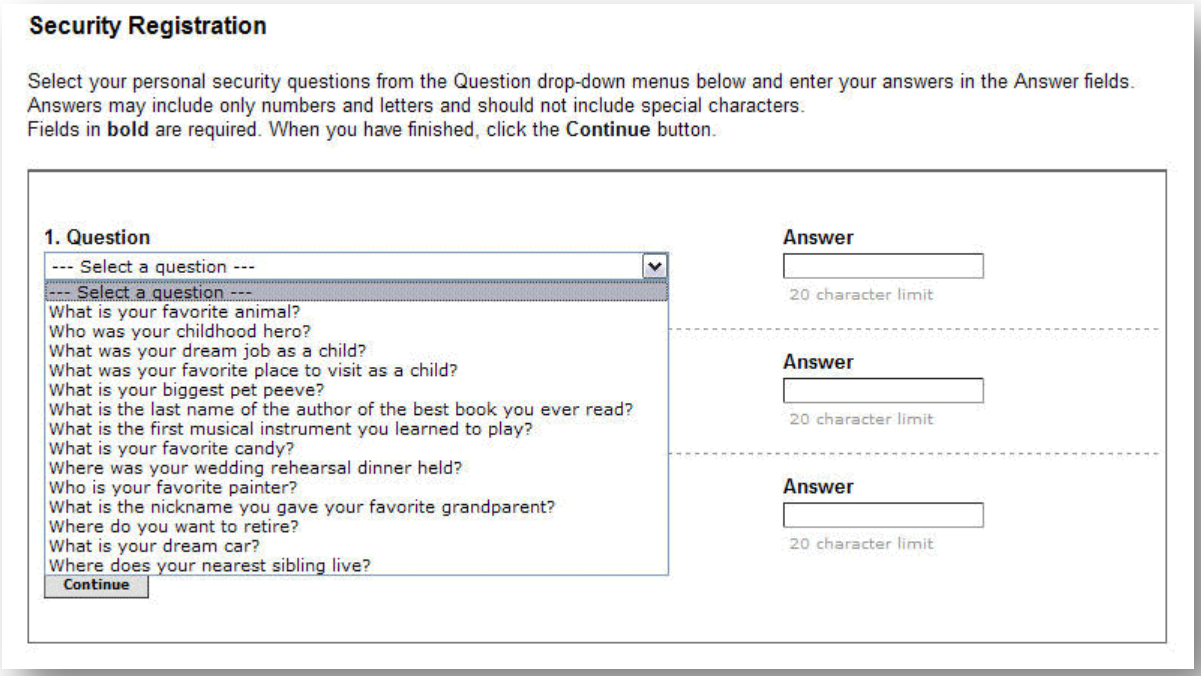

Enhanced Security Features
An additional layer of security is now included in the logon process for this application. The enhanced security features provide extra protection of your company's information against unauthorized users. You may encounter new steps in the logon process because of the new security features.
How do the new security features work?
The new features enhance the process used to verify your authorization to access this application. The process now includes security questions to which only you will know the answers. You may be presented with these questions when you log on. To verify your identity, you will be asked to provide the correct answers.
Do I have to answer a security question every time I log on?
It is unlikely you will be required to answer security questions every time you log on. The security system checks the computer you are using to access this application. The system remembers the computer(s) you register and takes additional steps to verify your identity only if you log on from a new computer.
Register

The user will then select three questions that will be prompted if the user logs in from a different computer or if their internet cookies have been deleted.


Security Registration
Select your personal security questions from the Question drop-down menus below and enter your answers in the Answer fields.
Answers may include only numbers and letters and should not include special characters.
Fields in bold are required. When you have finished, click the Continue button.
1. Question
--- Select a question ---
Answer
20 character limit
2. Question
--- Select a question ---
Answer
20 character limit
3. Question
--- Select a question ---
Answer
20 character limit
Continue

Select and answer three security questions from the available drop-down list.

- Only letters, numbers and spaces are allowed in each answer.
- Special characters such as %, &, @ are not permitted.
- A question may only be selected one time. Duplicate questions are not permitted.

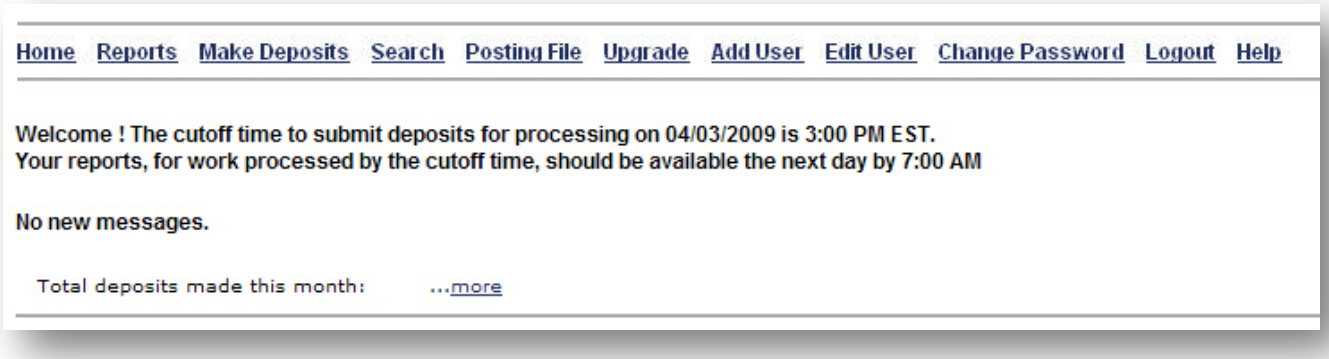

Security Registration
Select your personal security questions from the Question drop-down menus below and enter your answers in the Answer fields.
Answers may include only numbers and letters and should not include special characters.
Fields in bold are required. When you have finished, click the Continue button.
1. Question
--- Select a question ---
--- Select a question ---
What is your favorite animal?
Who was your childhood hero?
What was your dream job as a child?
What was your favorite place to visit as a child?
What is your biggest pet peeve?
What is the last name of the author of the best book you ever read?
What is the first musical instrument you learned to play?
What is your favorite candy?
Where was your wedding rehearsal dinner held?
Who is your favorite painter?
What is the nickname you gave your favorite grandparent?
Where do you want to retire?
What is your dream car?
Where does your nearest sibling live?
Continue
Answer
20 character limit
Answer
20 character limit
Answer
20 character limit

After selecting and answering three questions, click **Continue.**

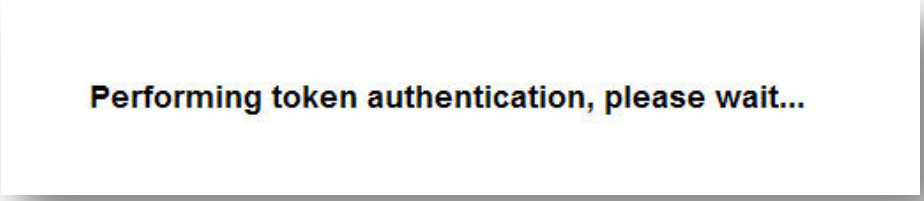
Review the questions and answers, and if they are correct, click **Complete Registration**, or click **Edit** and make the necessary changes.

Security Registration Confirmation
Please verify that the security Questions and Answers listed below are correct.
To edit an Answer, or to select a new Question, click the Edit button.
When you are ready, click Complete Registration.
1. Question
What is your favorite animal?
Answer
dog
2. Question
What is the first musical instrument you learned to play?
Answer
saxophone
3. Question
Where do you want to retire?
Answer
tahiti
Edit
Complete Registration

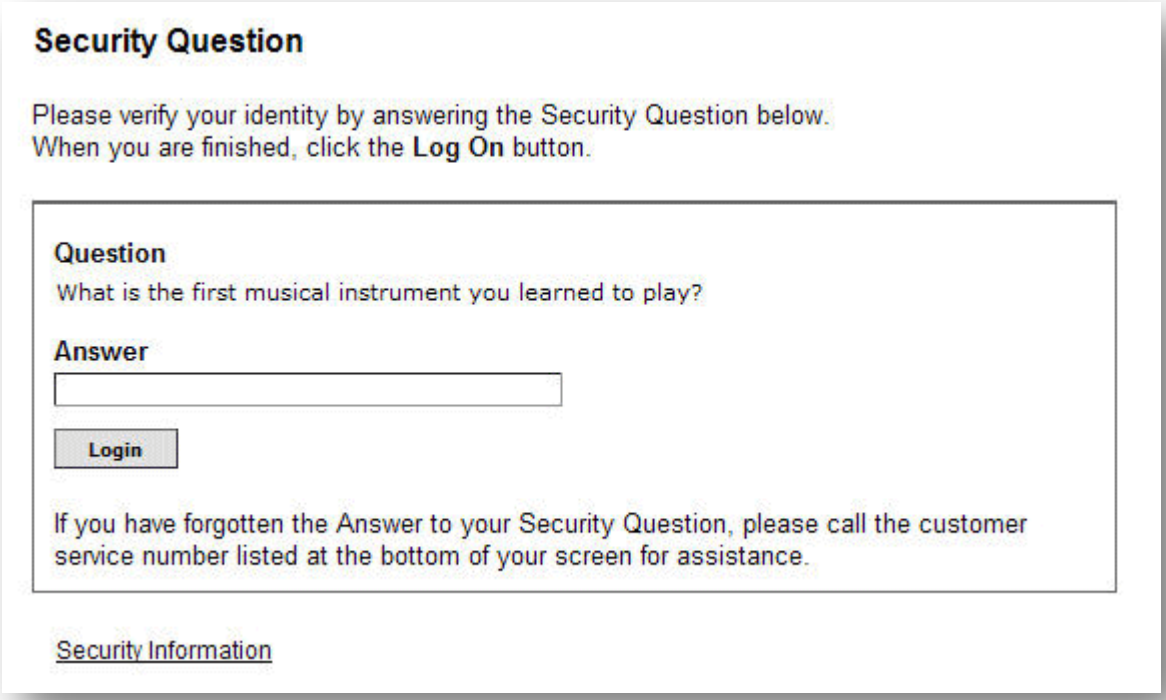
Once the user has completed the soft token registration, the user will be logged in to the application.



If user's Internet Cookies have not been deleted on the computer, future logins for a registered login ID will not encounter soft token questioning and the following message will be displayed after the login page.



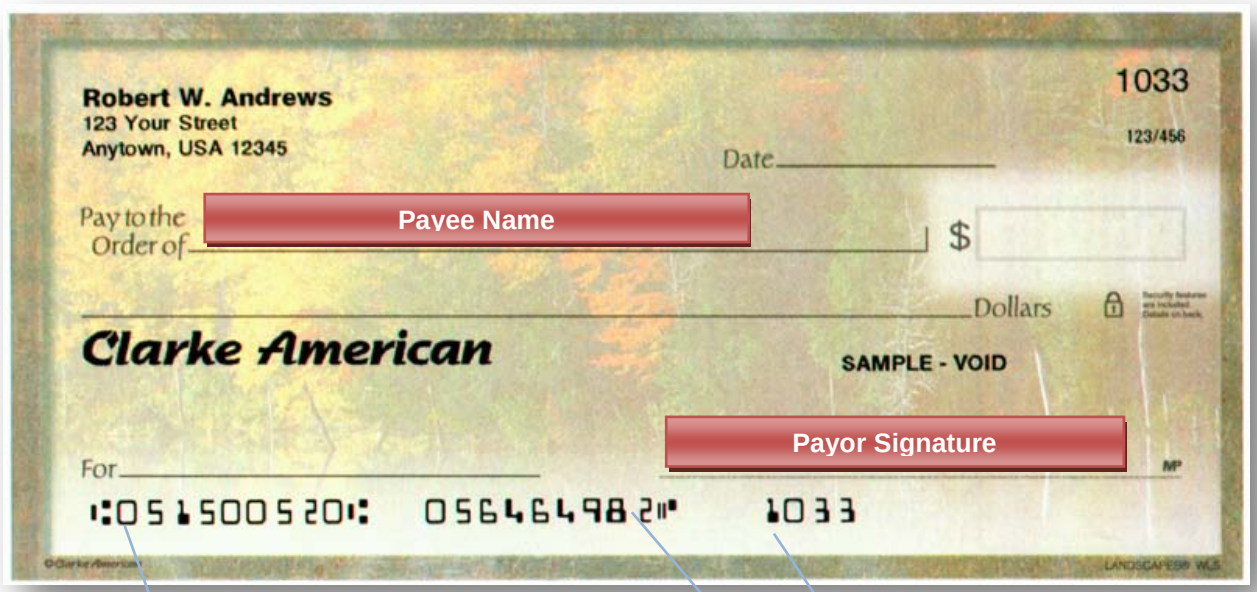
If the user logs in from another computer or their internet cookies have been deleted, the user will be prompted with a Security Question. Enter the answer to the soft token question, and click the **Login** button.


Security Question
Please verify your identity by answering the Security Question below.
When you are finished, click the Log On button.
Question
What is the first musical instrument you learned to play?
Answer
Login
If you have forgotten the Answer to your Security Question, please call the customer service number listed at the bottom of your screen for assistance.
Security Information

TIP

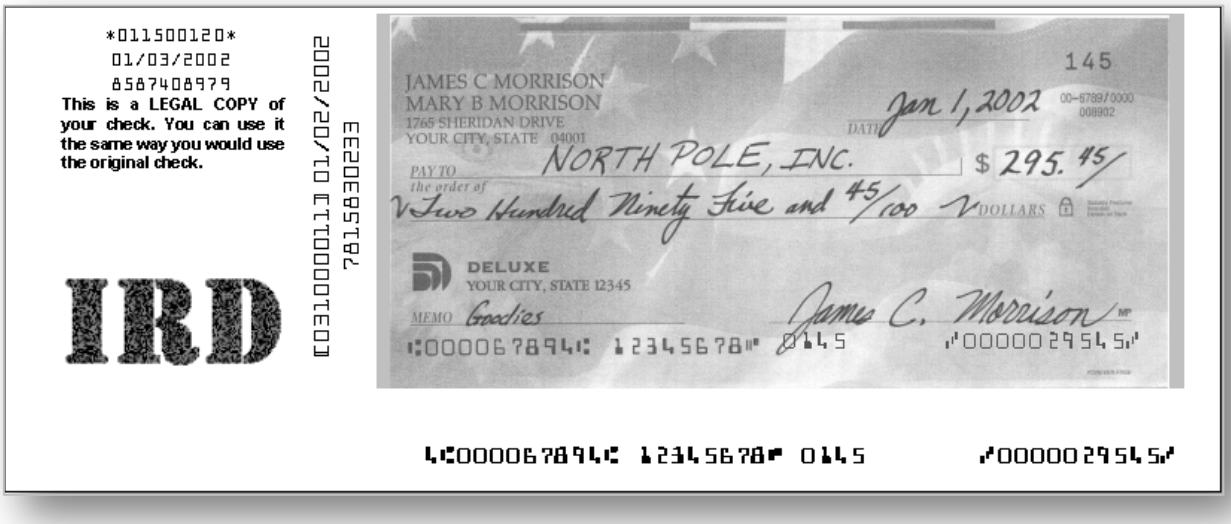
- If the user forgets the answer to their security question(s) and if the security question(s) and/or the answer(s) need to be changed, contact your Customer Support to reset the user's soft token. This will prompt the user to register their soft token again.

Sample Check



MAGNETIC INK CHARACTER RECOGNITION (MICR)

Sample Replacement Document (IRD)

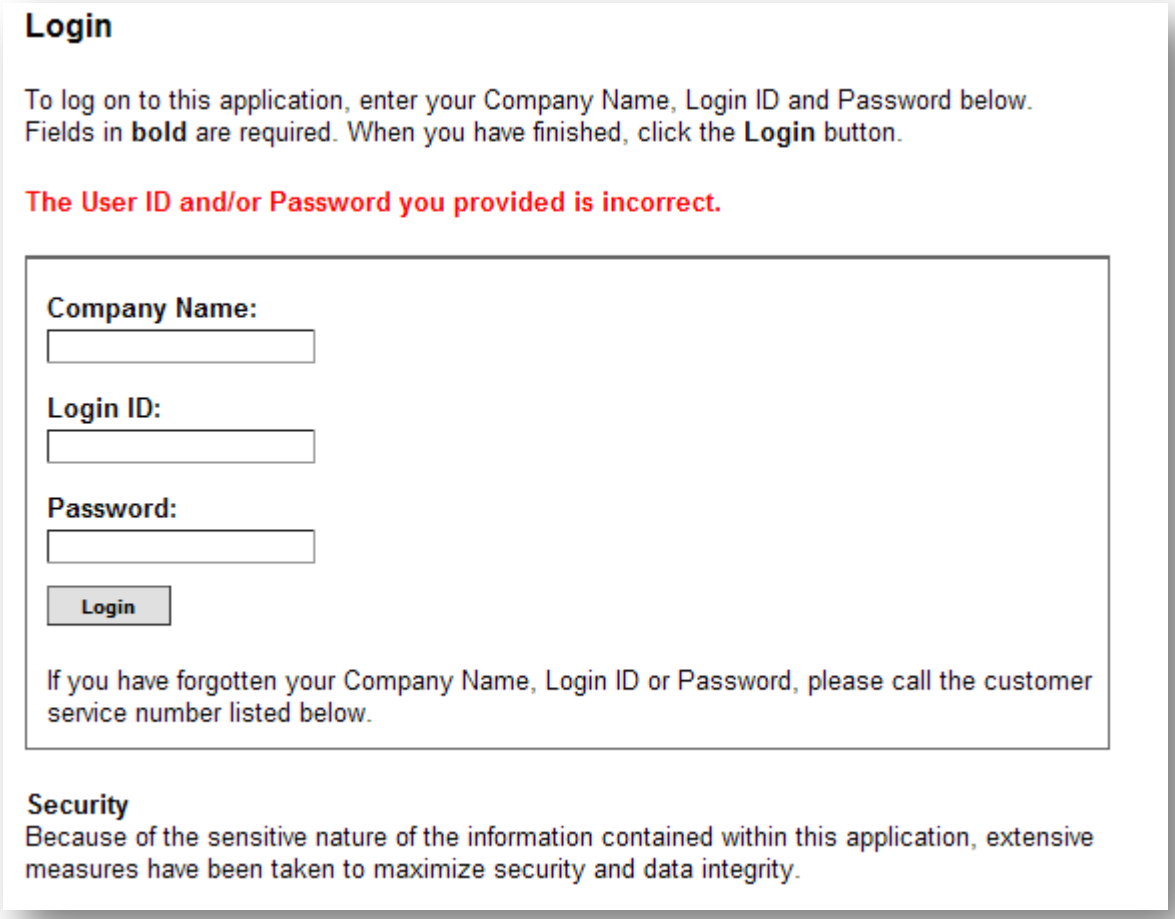


Error Messages

Login Error Messages

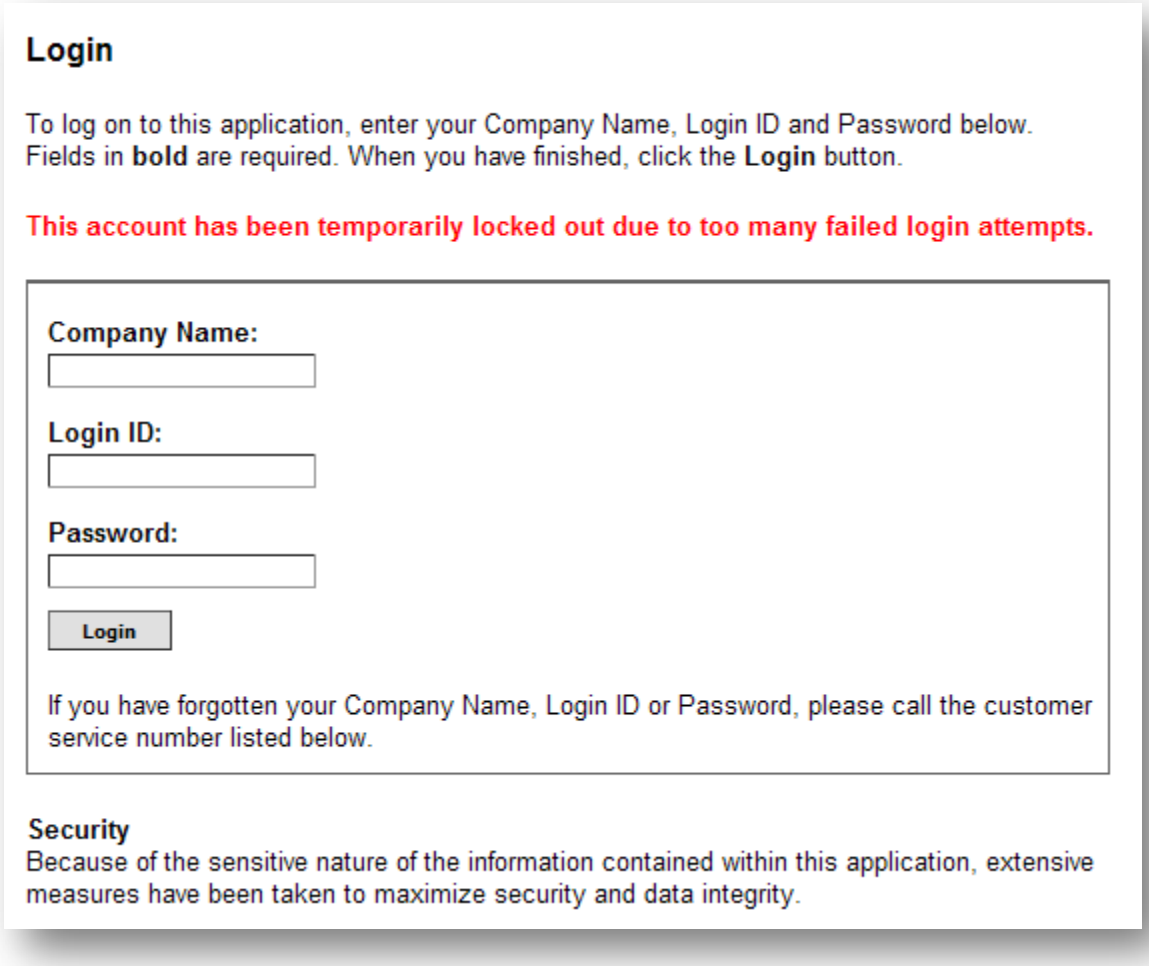
Incorrect Login Information

If you enter incorrect login information, you will receive an error message informing you that you have either entered an incorrect User Name and/or Password. You may then re-enter your company name, user name and password to log in.


Login
To log on to this application, enter your Company Name, Login ID and Password below.
Fields in bold are required. When you have finished, click the Login button.
The User ID and/or Password you provided is incorrect.
Company Name:
Login ID:
Password:
Login
If you have forgotten your Company Name, Login ID or Password, please call the customer service number listed below.
Security
Because of the sensitive nature of the information contained within this application, extensive measures have been taken to maximize security and data integrity.

Number of Login Attempts Exceeded

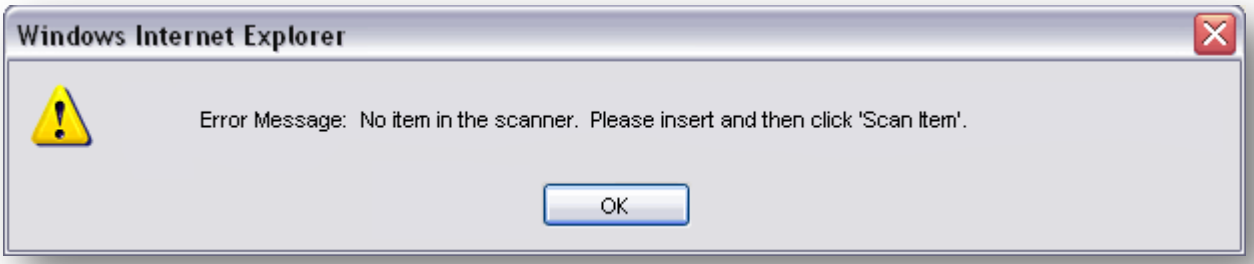
As an added security enhancement users will have three attempts to successfully log in to the system. The fourth and subsequent attempts will result in an error message informing the user that there are too many incorrect attempts to log in. Contact your customer service representative to unlock your account.


Login
To log on to this application, enter your Company Name, Login ID and Password below.
Fields in bold are required. When you have finished, click the Login button.
This account has been temporarily locked out due to too many failed login attempts.
Company Name:
Login ID:
Password:
Login
If you have forgotten your Company Name, Login ID or Password, please call the customer service number listed below.
Security
Because of the sensitive nature of the information contained within this application, extensive measures have been taken to maximize security and data integrity.

Scanner Error Messages

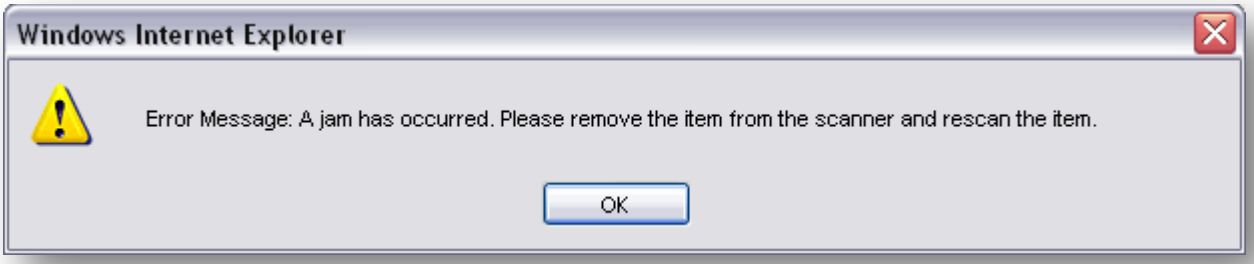
No Document in the Scanner

If the scanner does not detect a document in the feed tray, an error message will display indicating that a document needs to be inserted.



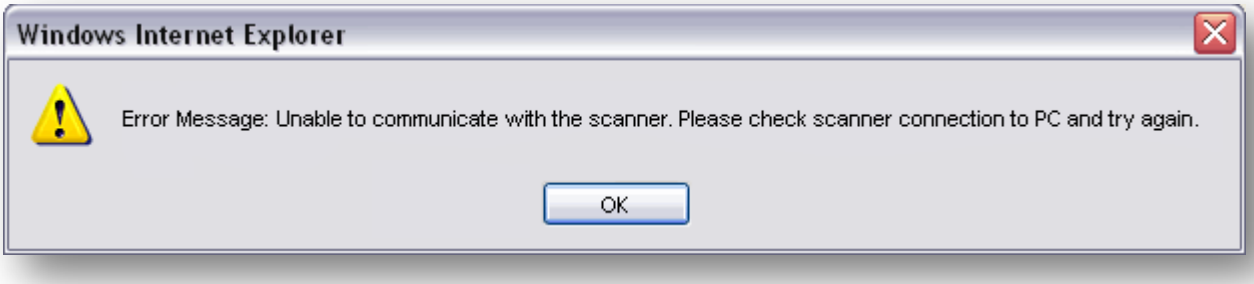
Scanner Jam

If the document you are scanning jams as the scanner is scanning, an error message will display indicating that you will need to remove and rescan the item.


Windows Internet Explorer
Error Message: A jam has occurred. Please remove the item from the scanner and rescan the item.
OK

Scanner Not Detected

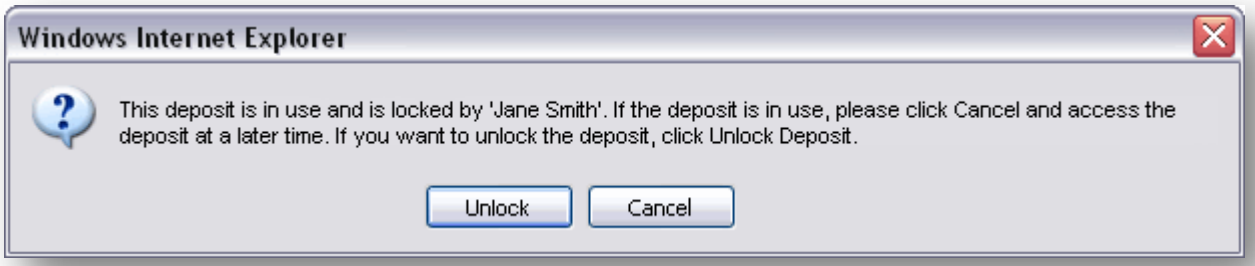
If the scanner is not connected or if there is a communication error with the scanner to the computer, an error message displays to check the connection to the computer. Check to make sure the scanner is connected securely to the computer's USB port and the power supply is connected to an outlet. If the scanner is connected, the drivers have been installed, and the scanner light is red, contact customer support for additional assistance.


Windows Internet Explorer
Error Message: Unable to communicate with the scanner. Please check scanner connection to PC and try again.
OK

Application Error Messages

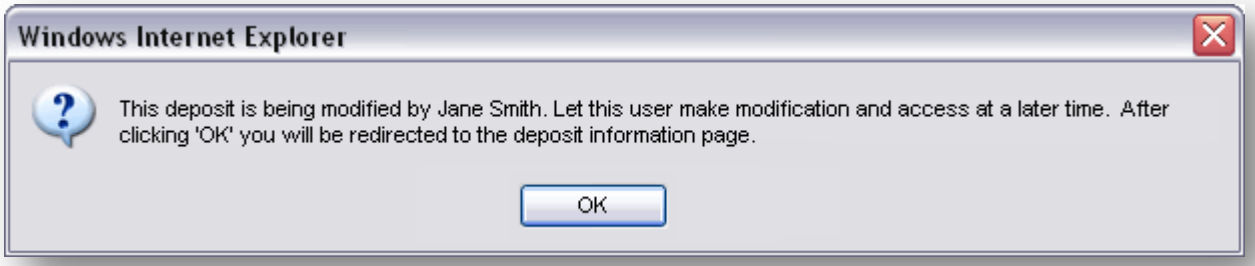
Deposit Lock

A deposit that is in an Open status will have a yellow lock symbol by the Deposit ID on the Saved Deposit summary. If a user unintentionally leaves a deposit open and does not close the deposit, another user can unlock the deposit and complete the deposit on their behalf.


Windows Internet Explorer
This deposit is in use and is locked by 'Jane Smith'. If the deposit is in use, please click Cancel and access the deposit at a later time. If you want to unlock the deposit, click Unlock Deposit.
Unlock
Cancel

Deposit Unlock

If the user is on the Scan and Enter Information page, another user can unlock the deposit. If the deposit is unlocked, the user who was originally working on the deposit will receive a message when they try to scan or update any item in the deposit.


Windows Internet Explorer
This deposit is being modified by Jane Smith. Let this user make modification and access at a later time. After clicking 'OK' you will be redirected to the deposit information page.
OK

Duplicate Item Detected

Duplicate detection is performed on the items when **Submit** or **Submit for Approval** is clicked. Duplicate detection validates duplicate items are not contained within the deposit or in any previous deposits submitted within the last 30 days. After **Submit** is clicked, if any duplicates are detected, the duplicate item must be deleted from the deposit before it can be successfully submitted.

The following message is received in the Deposit Register. A yellow caution triangle indicates which items have been flagged as a duplicate.

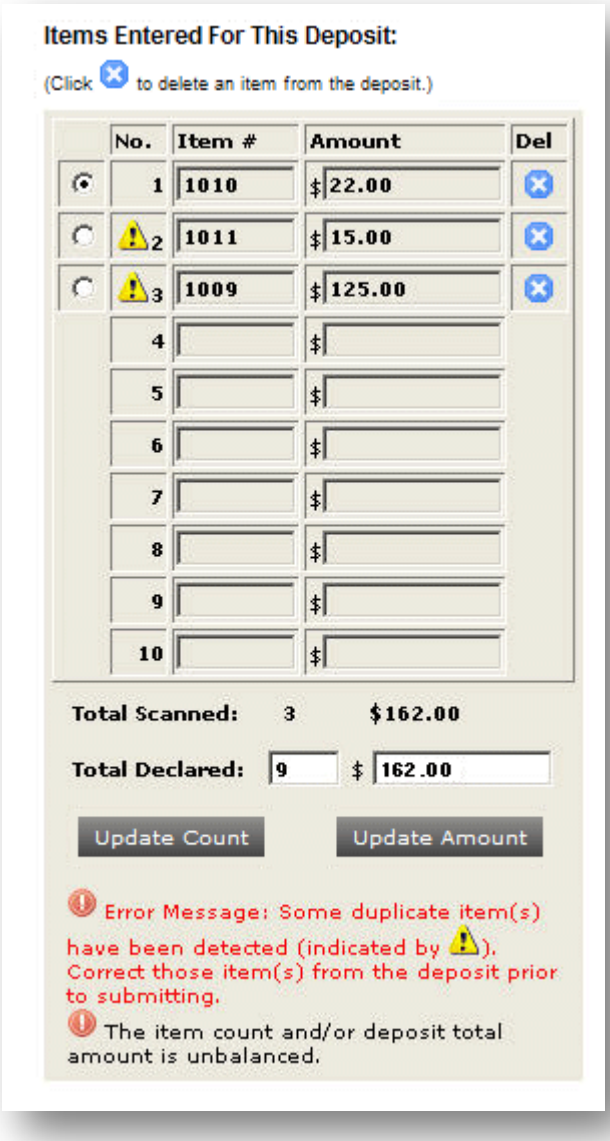
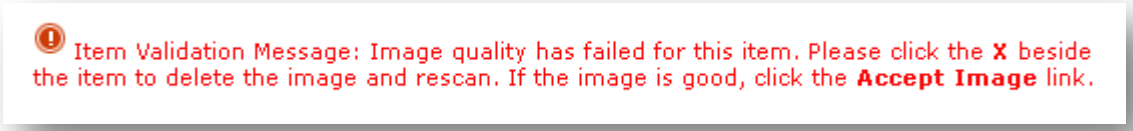


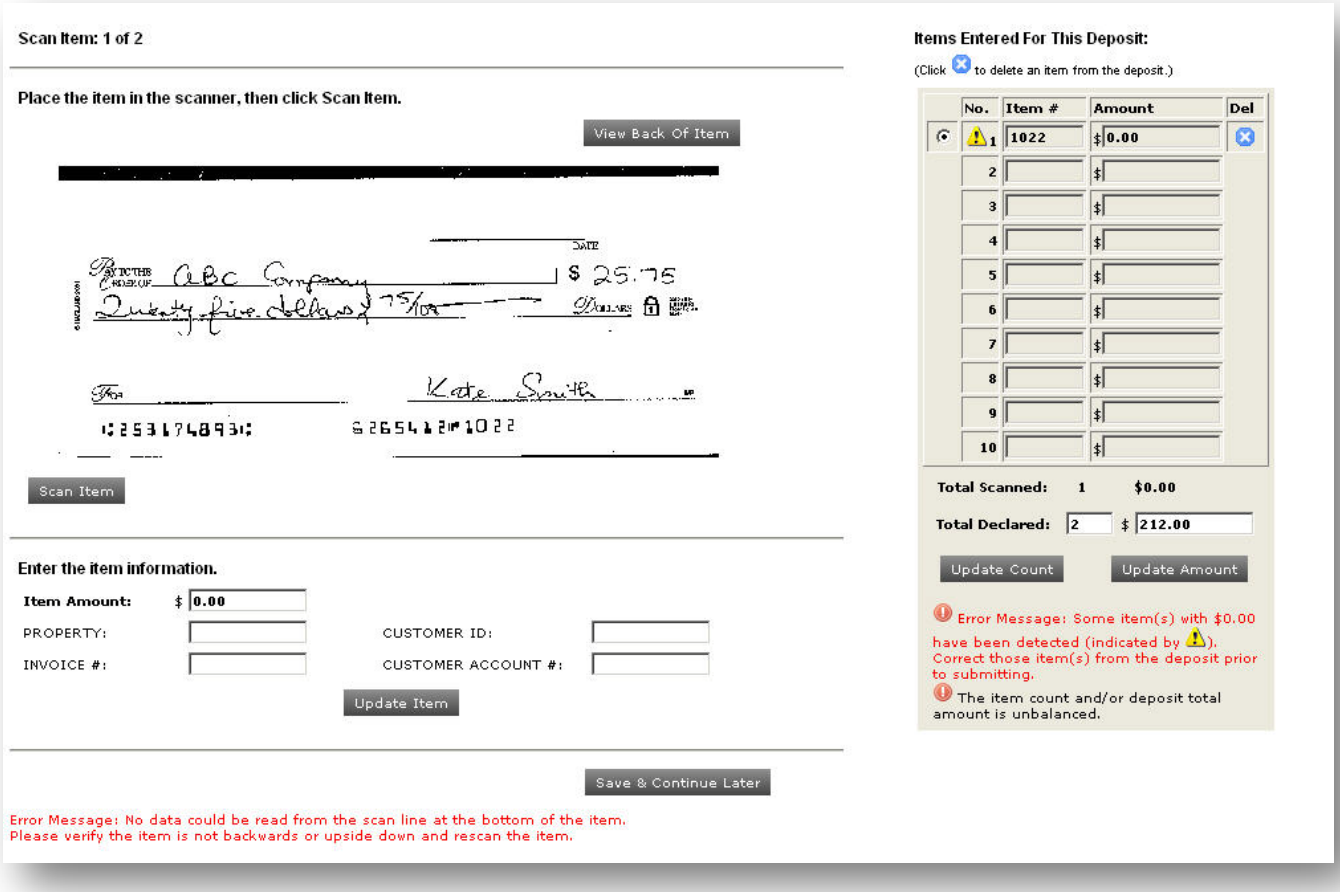
Image Quality Error

After the item has been scanned, an IQA (Image Quality Analysis) is performed to ensure that a clear image is scanned and is easily viewable. If the image does not pass IQA, a message will appear indicating the image did not pass. The item image must be reviewed to assess its clarity and quality. If the image is clear, click the **Accept Image** link to bypass this error.


Item Validation Message: Image quality has failed for this item. Please click the X beside the item to delete the image and rescan. If the image is good, click the Accept Image link.

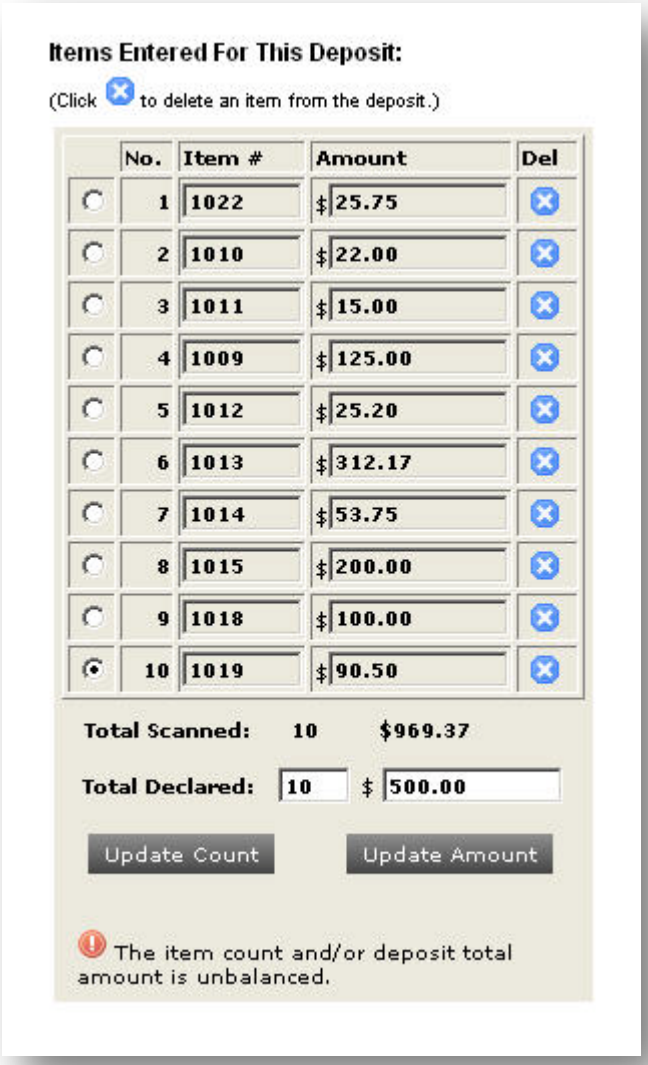
No Scan Line Detected

If the MICR line at the bottom of the item cannot be read by the scanner, an error displays notifying the user that no scan line was able to be read. Ensure that the item is not upside down or backwards. If it is, delete the item and rescan.


Scan Item: 1 of 2
Place the item in the scanner, then click Scan Item.
View Back Of Item
Scan Item
Enter the item information.
Item Amount: $ 0.00
PROPERTY:
CUSTOMER ID:
INVOICE #:
CUSTOMER ACCOUNT #:
Update Item
Save & Continue Later
Error Message: No data could be read from the scan line at the bottom of the item.
Please verify the item is not backwards or upside down and rescan the item.
Items Entered For This Deposit:
(Click to delete an item from the deposit.)
No. Item # Amount Del
1 1022 $0.00
Total Scanned: 1 $0.00
Total Declared: 2 $ 212.00
Update Count
Update Amount
Error Message: Some item(s) with $0.00 have been detected (indicated by).
Correct those item(s) from the deposit prior to submitting.
The item count and/or deposit total amount is unbalanced.

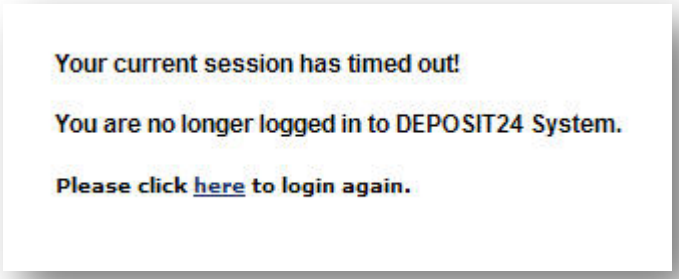
Out of Balance Error

If the declared deposit total that was entered prior to scanning the items does not match the final deposit total of items, an error message will display indicating that the deposit is out of balance. This error message will display in the deposit register until the number of items or deposit amount equals what was declared.



Session Timeout

The application session will timeout after 15 minutes of inactivity. The user is automatically logged out and will have to log back in to the application to resume working.

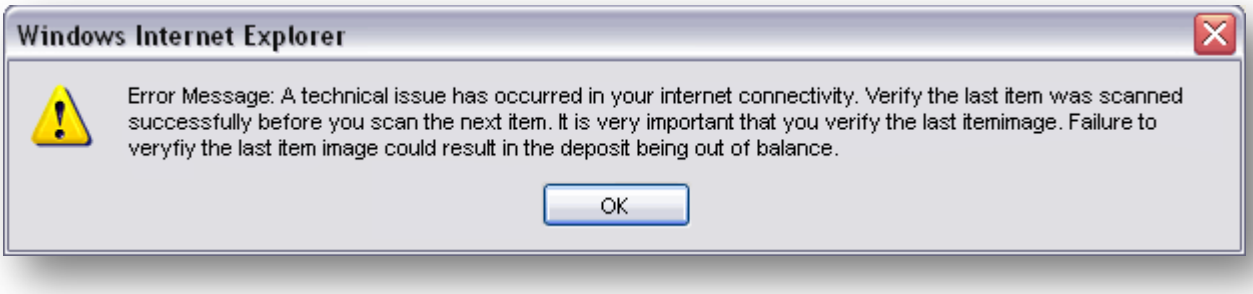


Technical Error

If the application cannot communicate due to:

- a technical error with the computer
- the application becomes unavailable
- the internet connection has been lost

An error message displays notifying the user that a technical error has occurred. Items that have been scanned should be saved. After connectivity has been restored, the deposit can be accessed. To ensure all item images have been saved, review the deposit prior to scanning additional items or submitting the deposit.


Windows Internet Explorer
Error Message: A technical issue has occurred in your internet connectivity. Verify the last item was scanned successfully before you scan the next item. It is very important that you verify the last itemimage. Failure to veryfiy the last item image could result in the deposit being out of balance.
OK

CheXpress® CX30

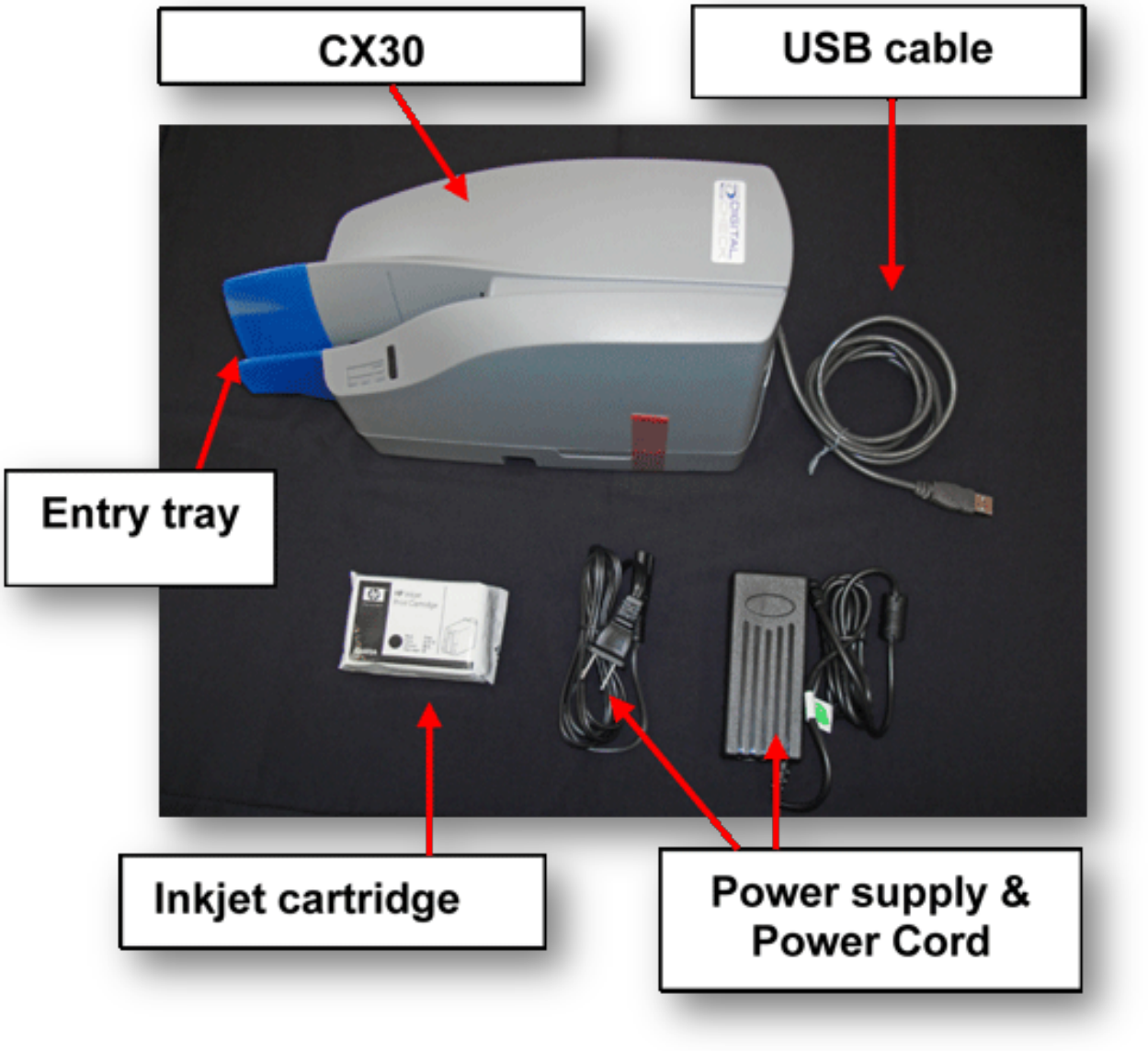
Low Volume Remote Deposit Capture Check Scanner

Scanner Maintenance and User Guide

CheXpress Equipment Checklist

The CheXpress CX30 package includes the following pieces:

- CheXpress CX30 scanner unit
- USB 2.0 cable
- 100v-240v -50/60 Hz Voltage Sensing external power supply
- HP inkjet cartridge (optional feature)



System Requirements

The following PC specifications are required to operate the CheXpress CX30 with your scanning application software:

Recommended	Minimum
1 GHz Pentium IV processor or faster 1 GB RAM	1.6 GHz Pentium processor 512 MB RAM
1.5 GB free disk space	1.5 GB free disk space
Windows XP Professional & Vista, 32 bit	Windows XP Professional & Vista, 32 bit
USB 2.0 port	USB 2.0 port

Radio Frequency Interference

The CheXpress CX30 generates, uses, and can radiate radio frequency energy. If the unit is not installed and used properly, that is, in strict accordance with the instructions in the manual it may cause harmful interference to radio communication. It has been tested and found to comply with the limits for Class B digital devices pursuant to Subpart J of Part 15 of FCC Rules, which are designed to provide reasonable protection against harmful interference when operated in a commercial environment.

Operation of this equipment in a residential area is not likely to cause interference due to its Class B rating.

About the CheXpress CX30

The CheXpress® CX30 Low Volume Remote Deposit Scanner is an easy-to-use, compact, scanner that connects to a personal computer (PC). The CheXpress® CX30 automatically scans the front and/or back of checks and also reads the MICR (Magnetic Ink Character Recognition) code line. The images and data are then transmitted through a Universal Serial Bus (USB) interface to the PC. The CX30 model has a single item manual 'drop & slide' feeder that offers several modes of operation. The default mode is a Scan & Return operation. Other options are Pass Thru and Scan, Park & Return. These are controlled through the application and by the exit door position.
The CX30 model is rated at up to 30 documents per minute (DPM) scanning speed. Speeds and will vary based on the applications used, the PC processing speeds and mode of operation.
The CX30 uses mini-connectors in a recessed area in the bottom cover along with multiple cable channels to minimize desk foot print and increase placement options. The scanner does not use an On / Off switch, but does have a momentary 'Reset Button' that can be pressed to reload the scanner application. The CX30 is powered off when the PC powers down as it senses the loss of power to the USB port.

Fig. 1

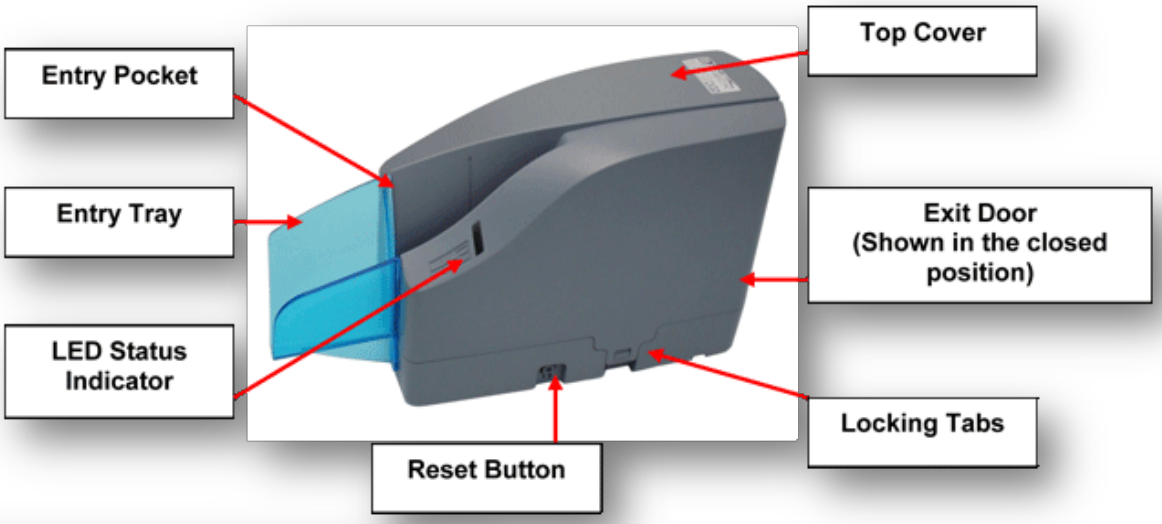


Fig. 2

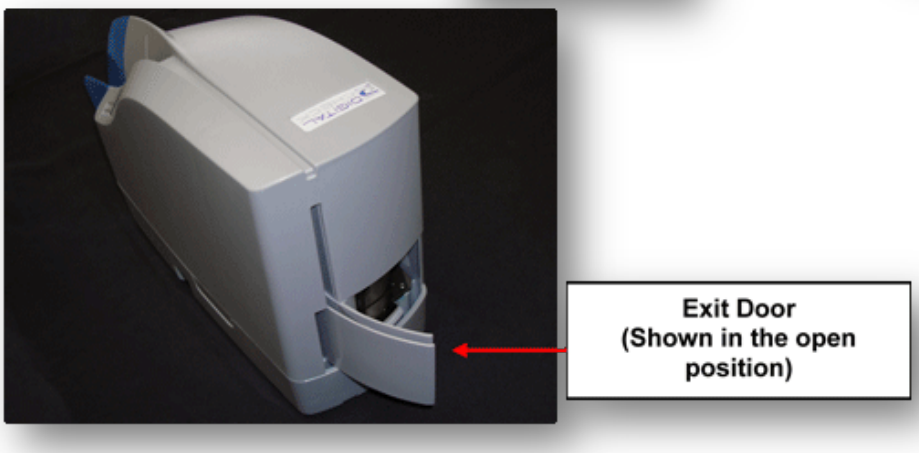
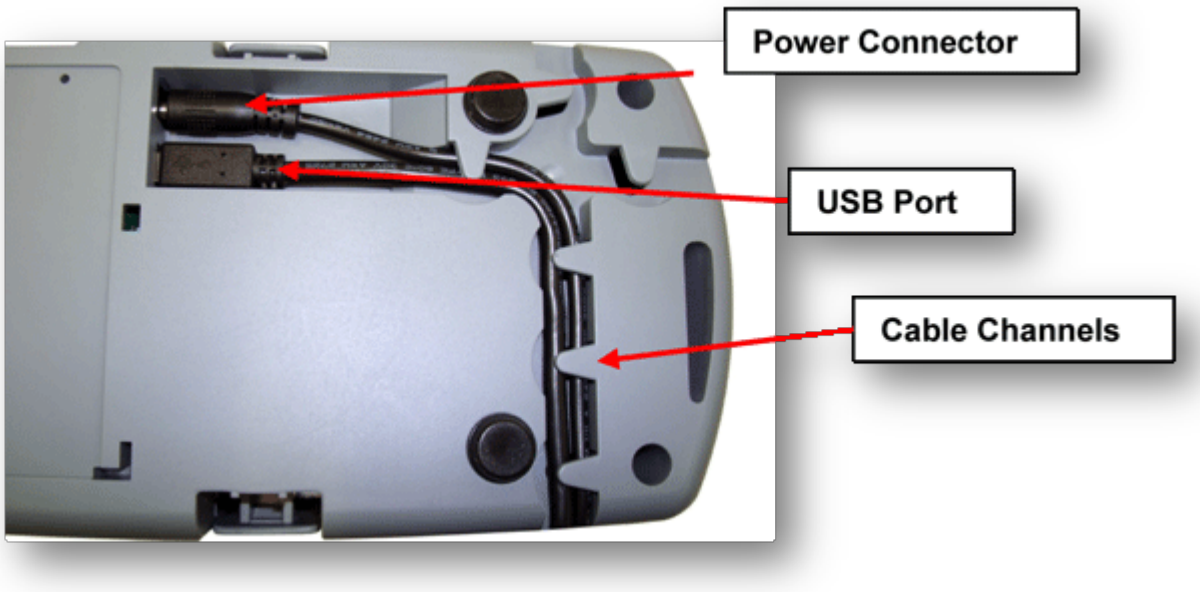


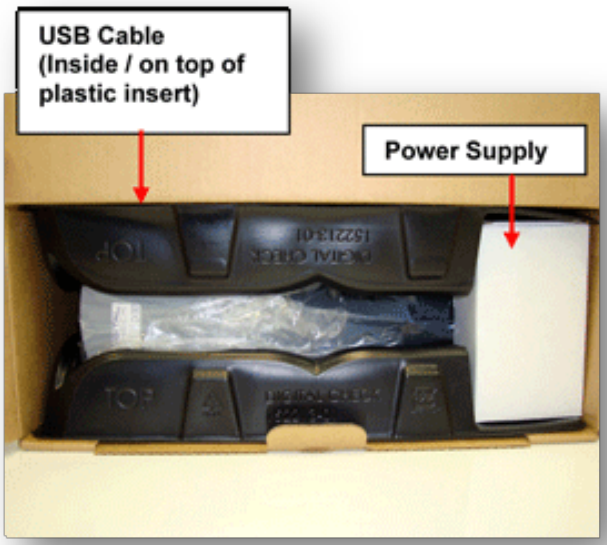
Fig. 3

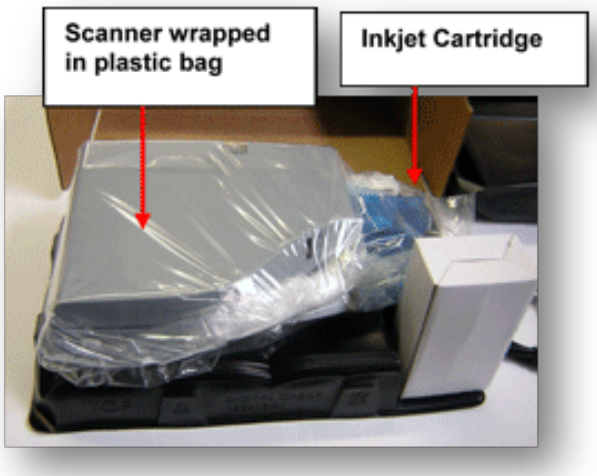


Un-Boxing the CheXpress CX30

Step 1: Lay the box on its side and slide out the packaging and scanner. Lift off the top plastic insert (USB cable is inside), then lift the scanner from the bottom insert.

Fig. 4





WARNING: Before powering on the scanner, you will want to install the LVRDC Software. See Installing the Driver Files section on page 5 for instructions.

Setting Up The Scanner

1. Install the LVRDC software onto operating PC before connecting device (see section on Installing USB Driver)

2. Place the unit on a flat surface near the PC and away from direct light.

3. Connect the power cord for the external power supply to the power supply and then plug in the connector into the bottom access, but do not connect to the power source until the LVRDC software has been loaded.

4. Connect the USB cable by plugging it into the bottom access port.

5. Note: Route the two cords through any of the three cable channels to provide the best routing for you environment.

6. Make sure the CheXpress® CX30 is unplugged from power outlet. Verify that the red power indicator on the Control Panel is **not** lit. Keep the power supply unplugged from the power source until the USB driver has been loaded onto PC.

Windows 2000, XP & Vista - Drivers

1. Download the LVRDC software file from the website provided in your installation email and follow the instructions.

2. Double click the downloaded LVRDC software icon to initiate the installation.

3. Attach power to the power supply to turn ON the unit. The status LED on the scanner should now be showing 'Red'.

Windows detects a new hardware device. For first time installations, you should not have to do anything. If the wizard will not finish, go to Device Manager and select to Update Driver for the USB device and point to (C:\Program Files\TellerScan\Drivers) and the TSUSB2.inf file.

The USB controller will install as a TSDevice. The CX30 device will install as a Tellerscan, once acquired by the application. The LED will turn 'Green' when the application launches and acquires the scanner.

Fig. 5

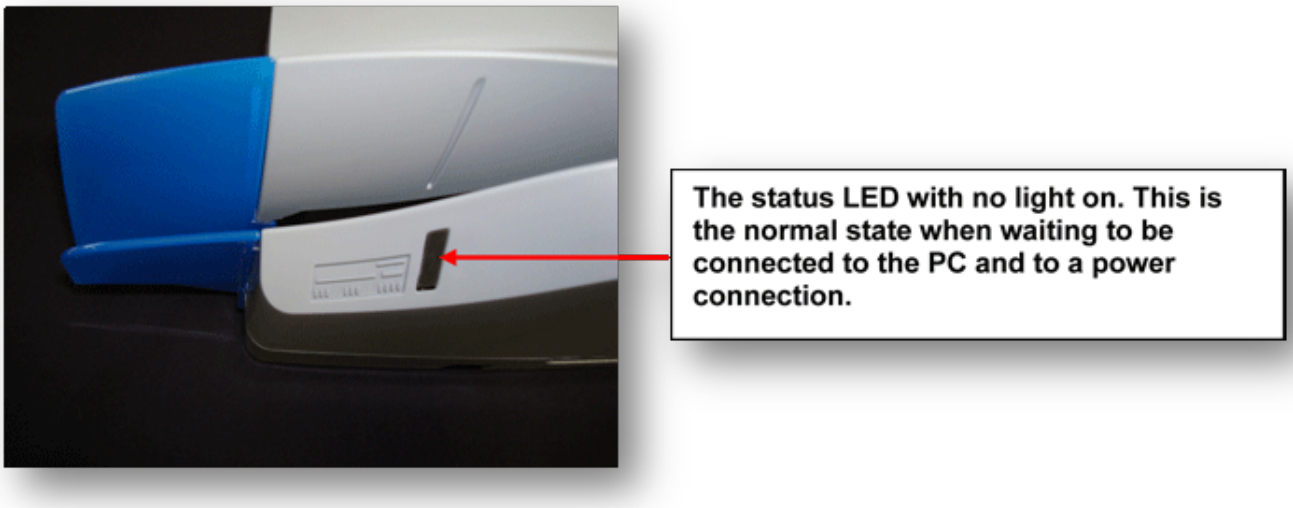
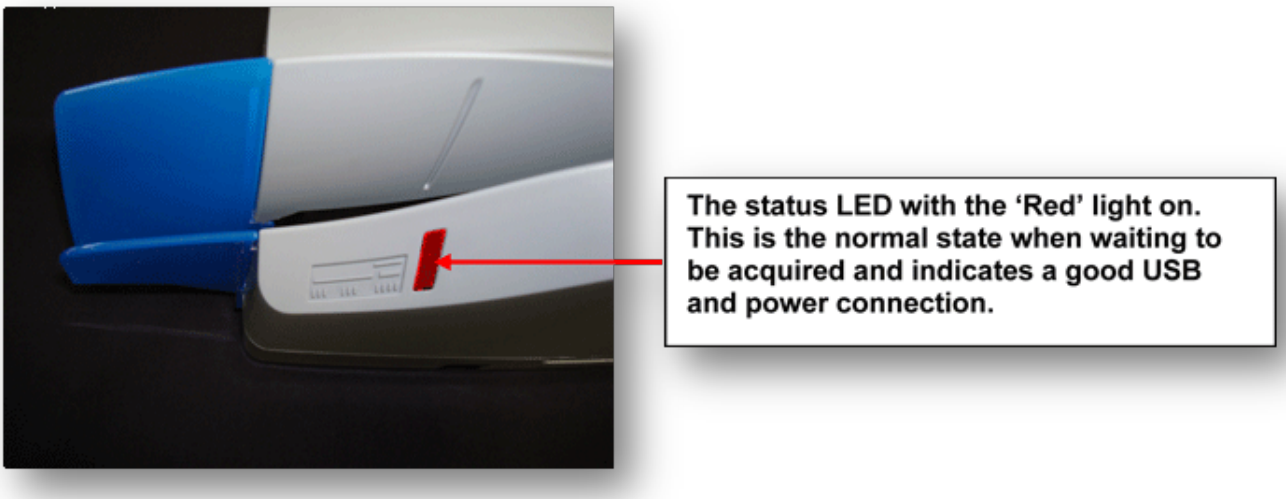


Fig. 6


The status LED with the 'Red' light on. This is the normal state when waiting to be acquired and indicates a good USB and power connection.

The standard sequence for the status LED is:

1. When the scanner is powered on and the USB cable is connected, the LED will light up 'Red'. This indicates initial power and a PC connection to the scanner.

2. Note: Both ends of the USB cable must be plugged in for the LED light to turn 'Red'. If the LED does not turn 'Red', check and reseat the end of the USB cable going into the PC and into the scanner and that the PC is turned on. Then check to make sure your power source is live.

3. If the firmware and drivers have been properly loaded, once the application launches and acquires the scanner, the right LED will now turn 'Green'.

4. After the CheXpress® CX30 is synchronized with the application; the LED is used to detect the presence of documents in the entry pocket and will turn 'Orange' once a document is loaded.

5. After a document scan using the Scan & Return mode, the check will stop in the entry pocket and show a flashing 'Orange' light. This indicates the document has been scanned and it can be removed.

6. A flashing 'Red' LED indicates an error. Select an eject option within the application, if available, or look for a document in the path and press and release the 'reset button' on the side of the scanner.

How to Load Checks

CX30 – The manual ‘drop & slide’ feeder takes just one check at a time. Use the following directions:

1. Remove all rubber bands, staples, paper clips, pins, etc.

2. Hold the item with the front of the item facing out and away from the scanner (see Fig 8).

Note

Recommended scanning procedure is to first select the "Scan" option then insert the check flat into the entry tray and slide forward until it is pulled into the scanner. You may need to nudge the check if it is placed in the scanner prior to selecting the "Scan" option to get it to grab.

3. The status LED should momentarily turn ‘Orange’ and the motor should start and take the check into the path.

4. Depending upon the scan mode selected by the application and the open or closed position of the exit door, the document will either scan through the unit and stop in the exit door or scan and return to the entry tray for easy removal.

Fig.7

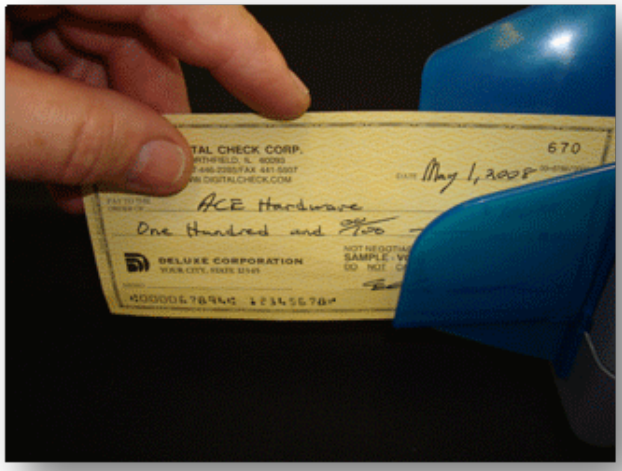


Fig.8

Opening the CX30

Gently pull out the tabs on the top scanner cover. Lift up on the cover to open.

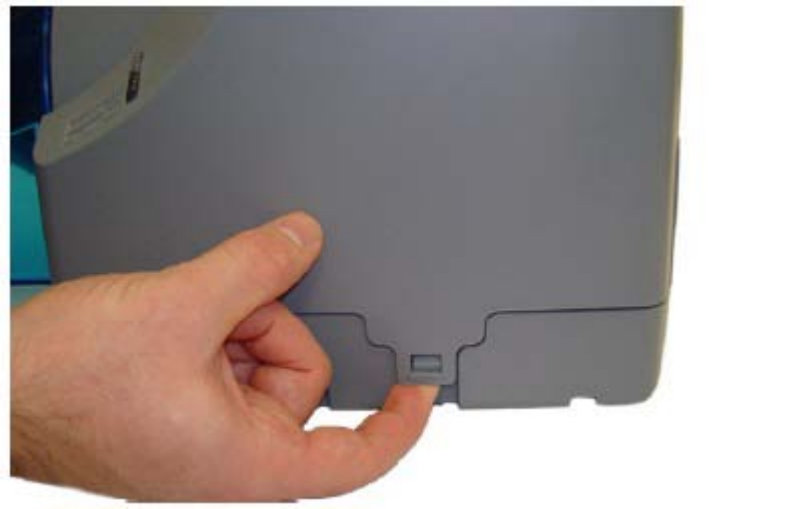
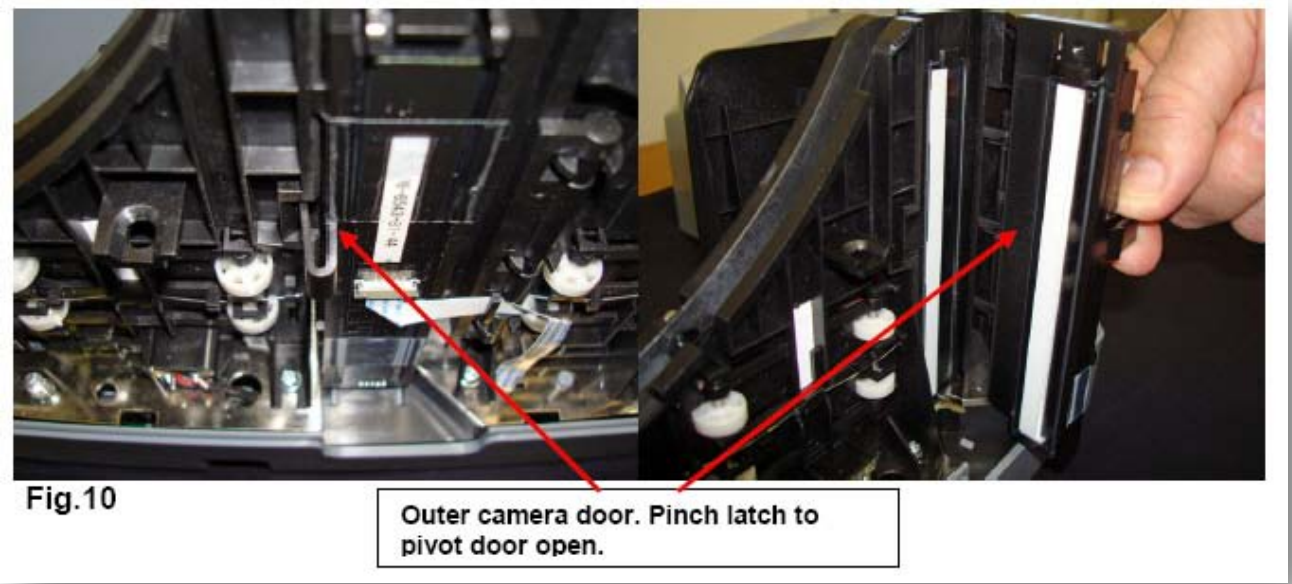


Fig.9

Opening the Camera Door



The internal path offers a straight through or ‘U’ path and has several doors to provide easy access for removing stuck or damaged documents. The cameras can be easily cleaned by opening the outer camera door. The cameras are recessed to minimize getting any dirt or debris on them, but the CX30 has been designed to make it easy to access both cameras.

Opening the Internal Path

Internal path – access door. Open exit door, then open the access door.

Replace the cover by setting it back on the unit vertically.

Disconnecting the USB and/or Power Cables

Fig. 13 The correct way to remove a cable.

Fig. 14 INCORRECT removal.

When removing or disconnecting the USB or Power Supply Cable from the CheXpress CX30, be sure to pull the cable straight back and remove as shown in Fig. 13.

DO NOT remove the cable by pulling up, vertically or at an angle (See Fig. 14). Doing so can damage the connector. The cables must be removed by gently pulling straight back on the cable from the connector.

Clearing Jams

If a jam occurs, the paper path must be cleared. To do this, follow these steps:

1. Remove the cover to access the track.

2. Clear the path of any jammed document and make sure that the rollers are free of paper and debris. The front camera and internal path have access doors for easy removal.

3. Replace the cover.

Document Feeding Problems

The CheXpress® CX30 was designed to be a manual ‘drop & slide’ feeder. If you notice feeding problems, check the documents for bent or folded edges and for debris in the scanner document track. If feeding problems are still experienced, try cleaning the scanner using a CheXpress® cleaning card and the procedures described within this users guide.

Check Images are Streaking of Fading

If you notice either streaking or fading on the images, the scanheads may require cleaning. Refer to the next section on cleaning the scanheads.

Over time, ink, dirt and dust particles will collect on the scanner rollers and document track. Therefore, it is necessary to clean these areas on a regular basis to assure reliable performance. Tips for performing preventative maintenance by the user on the CheXpress® CX30 include:

- A Periodic inspection of the document track area can be done. You can open the outer scanhead door to look at each scanhead. (fig. 10)

- Have a can of compressed air available to blow out the document track on a regular basis. The area below the outer scanhead is a dust collection bin. Be sure to blow out this area when doing periodic cleaning.

- Purchase the CheXpress® cleaning cards to have on hand for regular cleaning maintenance. Run several scan cycles, flipping the card between cycles. Allow the card to scan through the entire path with the exit door open. Run this through several times while flipping the card end to end and top to bottom.

- Inspect the quality of the captured images on a regular basis. If the image quality drops off, inspect and clean the scanheads following the procedure to open the out scanhead door and wipe down the camera surfaces. If this does not correct the problem, contact your service provider.

Cleaning the Scanner

Cleaning the Rollers, Magnetic Head and Camera Faceplates

In severe environments where ink and dirt build up rapidly, it may be necessary to clean the scanner rollers and magnetic read head, and document track every six to twelve months. This simple maintenance will dramatically improve the reliability of your scanner over its useful life.

Cleaning the CheXpress CX30 Using CX30 Demo

The DC CX30 Demo program, which is located on the Desktop, is an excellent utility to run while performing the cleaning procedures recommended below. DC CX30 Demo provides an easy way to initiate the scan cycles in order to feed the cleaning cards properly through the scanner.

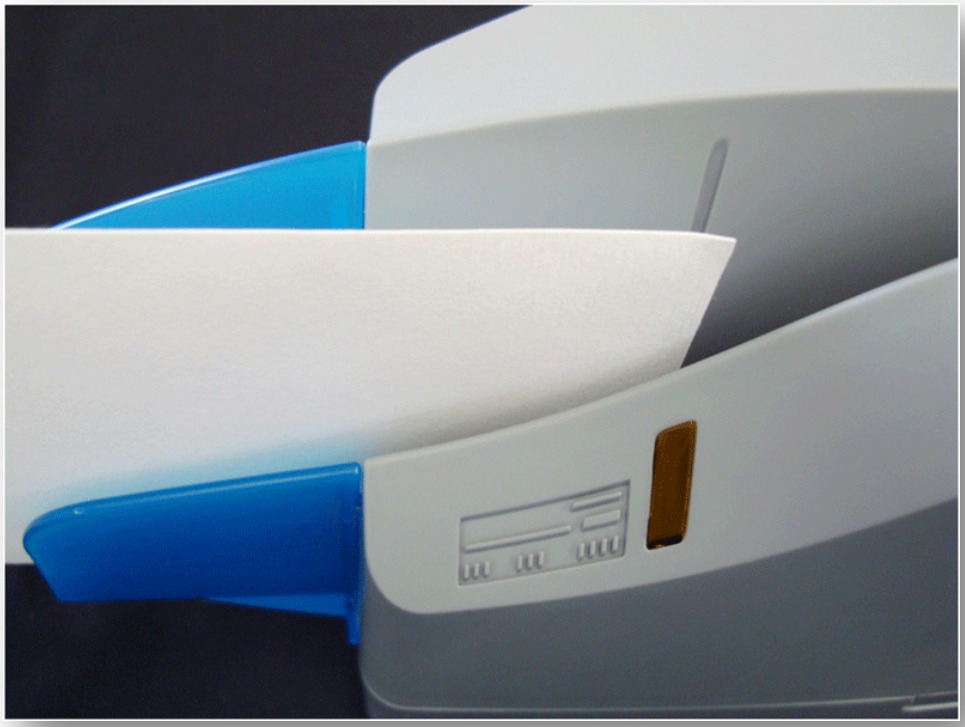
Helpful Hints:

- Do not use stickers to cover up previously sprayed numbers on documents. The backing from the stickers can rub off onto the rollers and cause documents to jam.
- Do not use “White Out” on scanned documents; the “White Out” can rub off the documents onto the scanner path and walls.
- Watch for loose debris getting into the scanner such as staples and rubber bands.
- There are no user available adjustments within the CX30.
- Periodic and scheduled cleaning should be performed before determining if any further problem determination is needed.

Cleaning Steps

- You should remove the center cover to blow out the path. Lift up on the top-center cover.
- Blow out the entire path, including the dust collection bin under the front scanhead.

Insert a new CheXpress cleaning card in the entry pocket.



- Open the application and initiate feeding. You may need to nudge the card to get it to grab.

Opening and Cleaning Scan-Head Steps

- Remove the top-center cover
- See (figure 10) for opening the Scanhead outer door.
- The glass area can be wiped with an alcohol swab, or damp cloth to remove any residue on the camera area.
- Do not use any sharp, metal objects or you could scratch the glass.
- Close the scanner door and replace the top-center cover.

TIP

- This is only performed when document images are unclear, distorted or have a dark line laterally through every image.

Common Scanner Errors

Mis-Feed (The document failed to enter the path on time).

- Remove the document and re-insert it.
- Check for bent or excessively curled leading edges and straighten as needed.
- If they continue to get errors, this might indicate that;
    - The entry drive rollers may be dirty
    - Something may be lodged in the path

Document Stopped in the path or did not exit on time

- Remove the documents. To clear the error condition.
- Remove the top center cover and open the access doors to remove the document.
- Check the leading edges and corners of the document and straighten as needed.
- An error where the document is stopping in the path repeatedly could indicate debris, paper or a staple in the path. Check if the document's leading edge looks OK or is catching on something.
- All of the main rollers may need to be cleaned.

No Checks

- A scan cycle has been initiated, but the status LED is not indicating that a document is present.
- Reinsert the document and insert them back into the entry pocket. Slide them forward until the LED comes on.
- This typically can happen when a scan cycle is initiated and the LED is not on.

No Scanner (The scanner was not found while attempting to initialize)

- The status LED must be ‘Red’ for the application to acquire the unit.
- Check the USB cable connections or try a different cable.
- Try a different USB port.
- Verify that the PC has the proper drivers and the scanner firmware file is installed.
- Look in Device Manager for TS Device.

TIP

•Periodic and scheduled cleanings should be performed before determining if any further troubleshooting is needed. See the scanner cleaning section.

TIP

•The CX30 scanner performance will depend on how the application has been written and the general speed of the PC processor, memory and hard drive.

Frequently Asked Questions

How many checks per minute should my CX30 scan?
The CX30 is a manual feed scanner and its performance is dependent upon the operator. The CX30 has a rated speed of approximately 30 documents per minute (DPM) in scan and return mode. Actual throughput will vary depending on the PC configuration, physical size of the items scanned, mode of operation, Pass Thru, Scan & Return, or Scan- Park & Return and ultimately the operator's proficiency. For a typical operator, the expected speed range is 10- 20 DPM.

Why Am I Getting Skewed or Short Images?
If you notice that the images are skewing or coming up short, pay attention to inserting the documents flat into the entry tray and sliding them into the path. Documents inserted with a tilt or skew can be pulled into the scanner tilted and can cause image quality issues.

What is the proper sequence of the LED lights when the scanner is powered on?
The proper LED sequence is for the LED to come on 'red' when it is attached to power and to the PC. This is followed by the LED turning 'green' once the application has been launched. If the LED does not come on 'red', check the USB cable connection and the power. If the LED is 'red', but will not turn 'green', contact customer support for assistance with checking firmware and reloading the drivers.

What is a safe distance to keep the power supply from the CX30 check scanner to prevent electromagnetic interference with the MICR read head in the scanner?
Keep power supplies and other electromagnetic devices 10-12 inches away from the scanner to keep them from interfering with the Magnetic read head.

How often should the CX30 check scanner be cleaned?
The recommended cleaning cycle is only as needed. A typical cycle may be once every six to twelve months. Please reference the cleaning instructions section for specific instructions on how to properly clean the CX30.

What are the minimum and maximum document dimensions for the CX30?

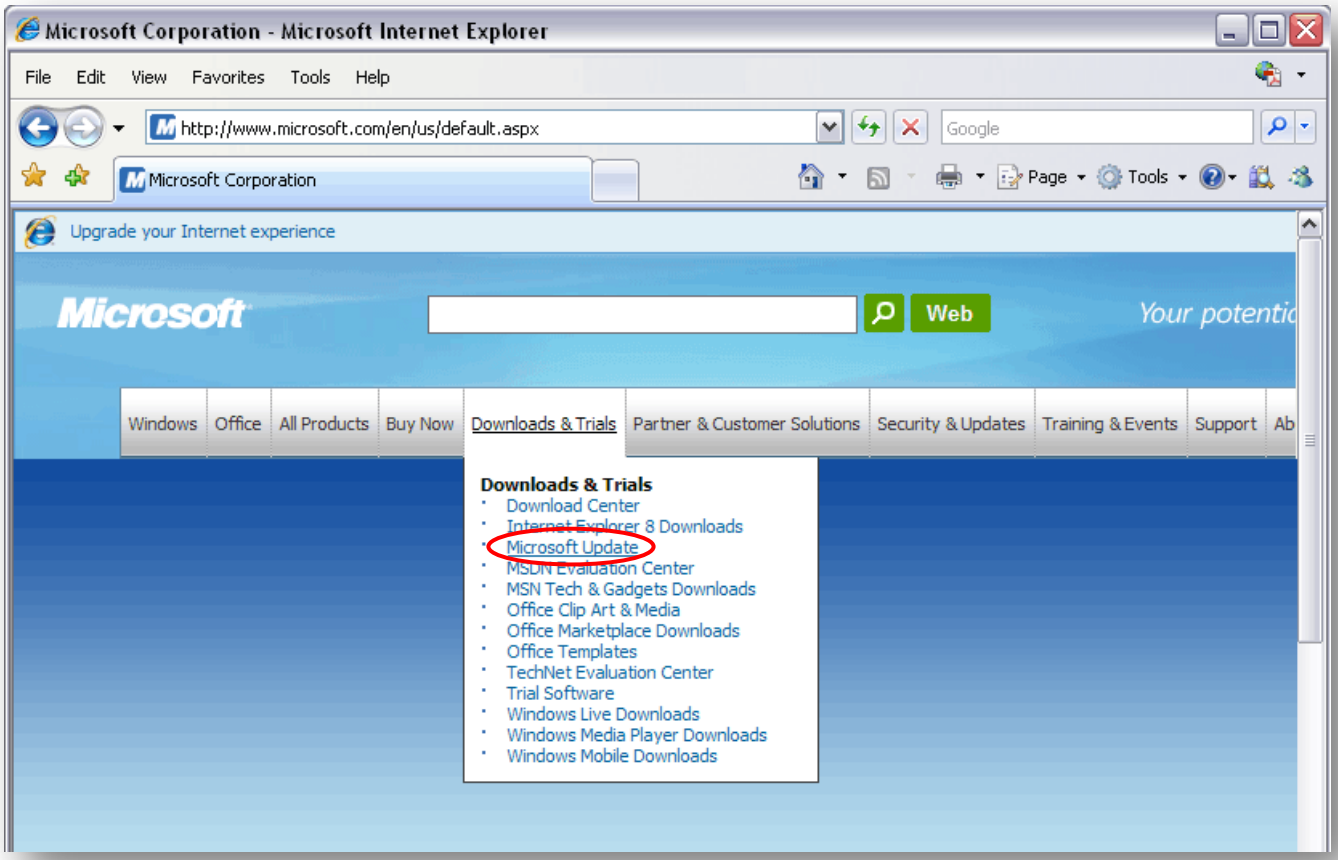
	Minimum	Maximum
Document Height:	2.12"(54 mm)	4.13" (105mm)
Document Length:	3.19" (81mm)	8.98" (228mm)
Document Weight:		
Scan & Return Mode	16 lb (60gr/sqm)	28 lb (105gr/sqm)
Pass Through Mode	16 lb (60gr/sqm)	54 lb (203gr/sqm)

Windows Update

Windows XP

Accessing Microsoft Windows Updates via Microsofts Website:

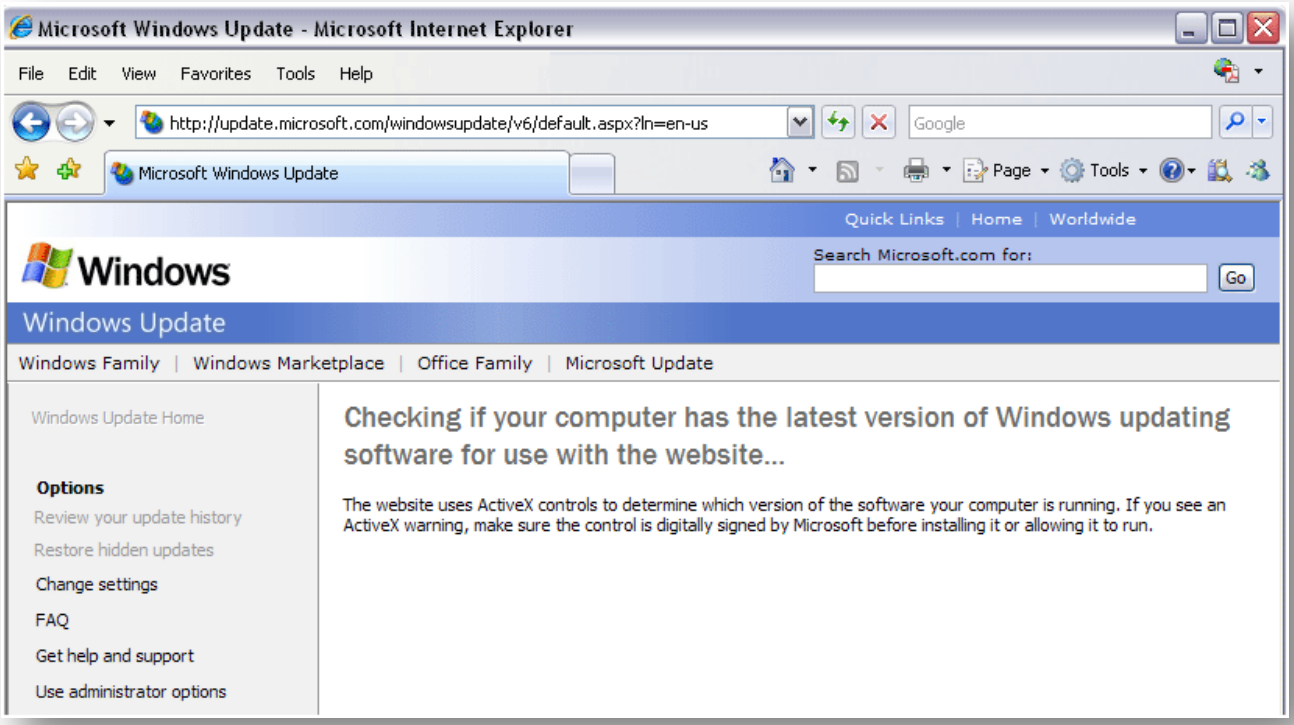
1. Open Internet Explorer (any version).
2. Go to: www.microsoft.com
3. Select: Downloads & Trials and click the Microsoft Update link



TIP

- Install all updates listed in the Microsoft Update 'Critical Updates' list.

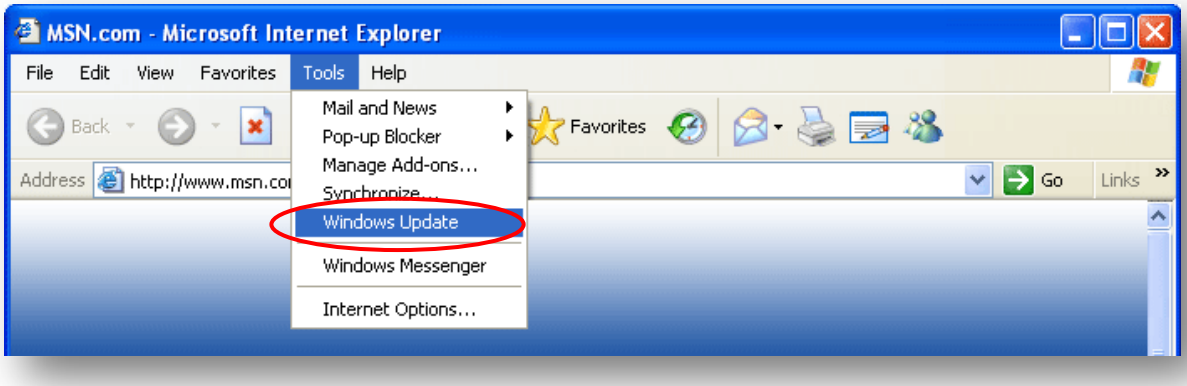
The following screen will appear and confirm your current version of the Windows updating software. If you need to update your current version of the Windows updating software, you will be prompted to install it.


Microsoft Windows Update - Microsoft Internet Explorer
File Edit View Favorites Tools Help
http://update.microsoft.com/windowsupdate/v6/default.aspx?ln=en-us
Microsoft Windows Update
Quick Links | Home | Worldwide
Windows
Search Microsoft.com for:
Go
Windows Update
Windows Family | Windows Marketplace | Office Family | Microsoft Update
Windows Update Home
Options
Review your update history
Restore hidden updates
Change settings
FAQ
Get help and support
Use administrator options
Checking if your computer has the latest version of Windows updating software for use with the website...
The website uses ActiveX controls to determine which version of the software your computer is running. If you see an ActiveX warning, make sure the control is digitally signed by Microsoft before installing it or allowing it to run.

Accessing Windows Updated via Internet Explorer v6.

1. Open Internet Explorer v6.

Select **Tools** from the menu bar and select the **Windows Update** link.

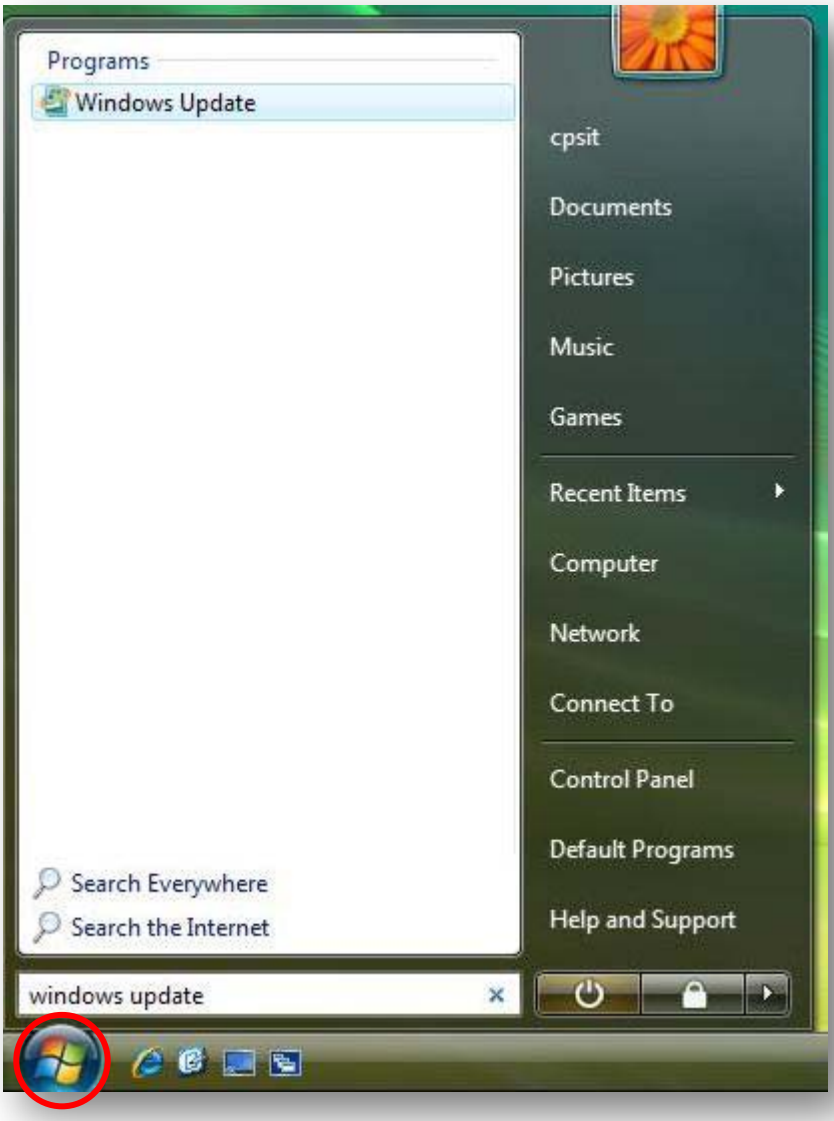


Windows Vista

Windows Updates can be accessed multiple ways.

Option #1

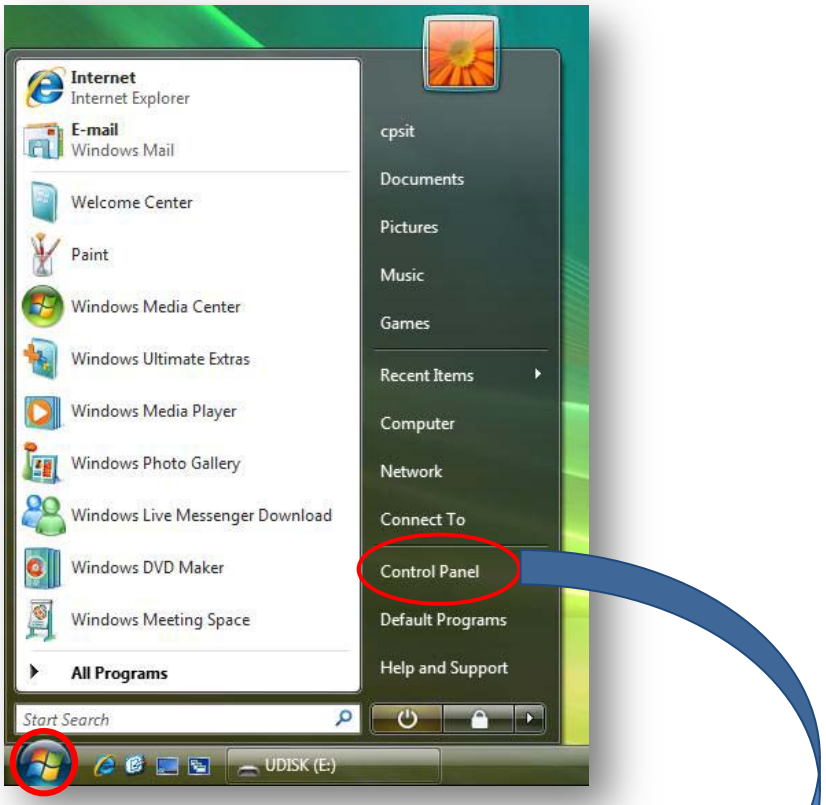
Select **Start** (Windows Orb) and in the Search field, type: Windows Update.



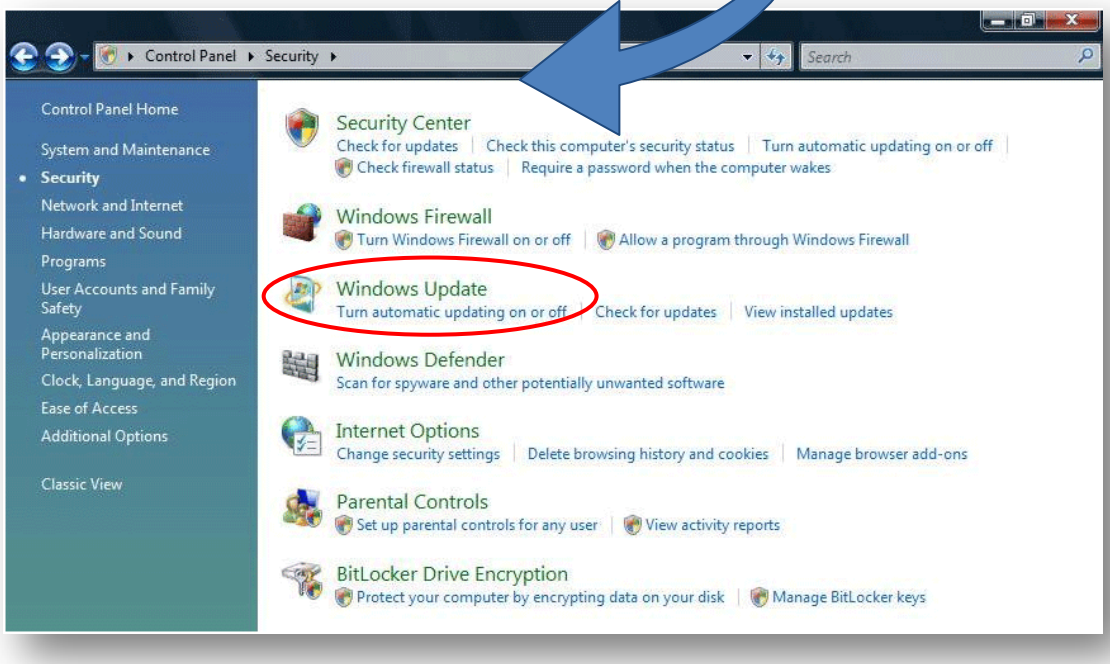
Click **Windows Update** after it appears in the Programs list to see a list of available updates.

Option #2:

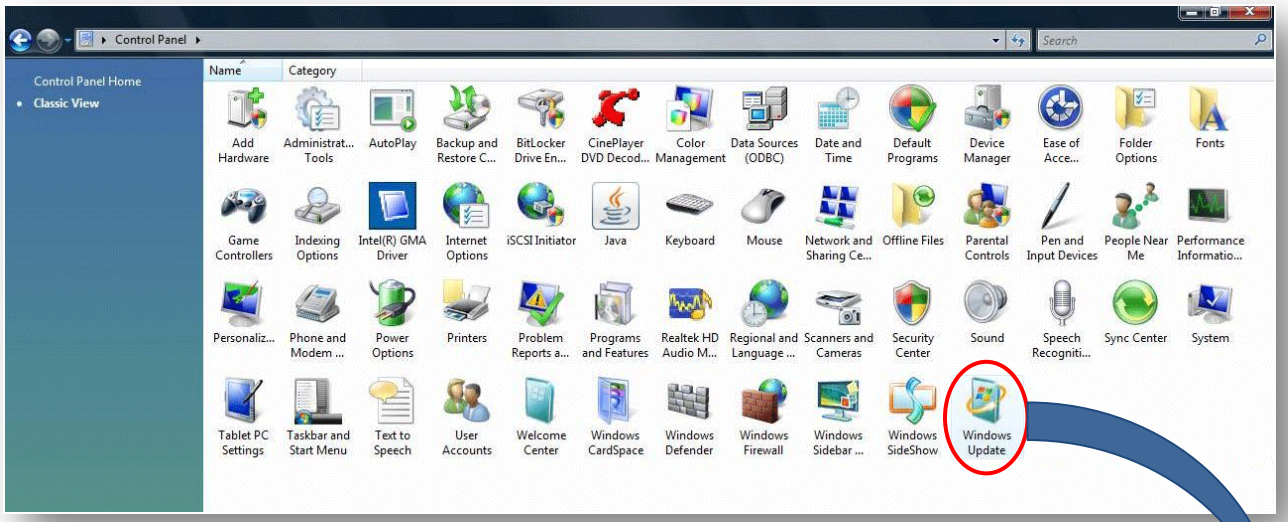
1. Select **Start** and click **Control Panel**.



Control Panel (Vista View)

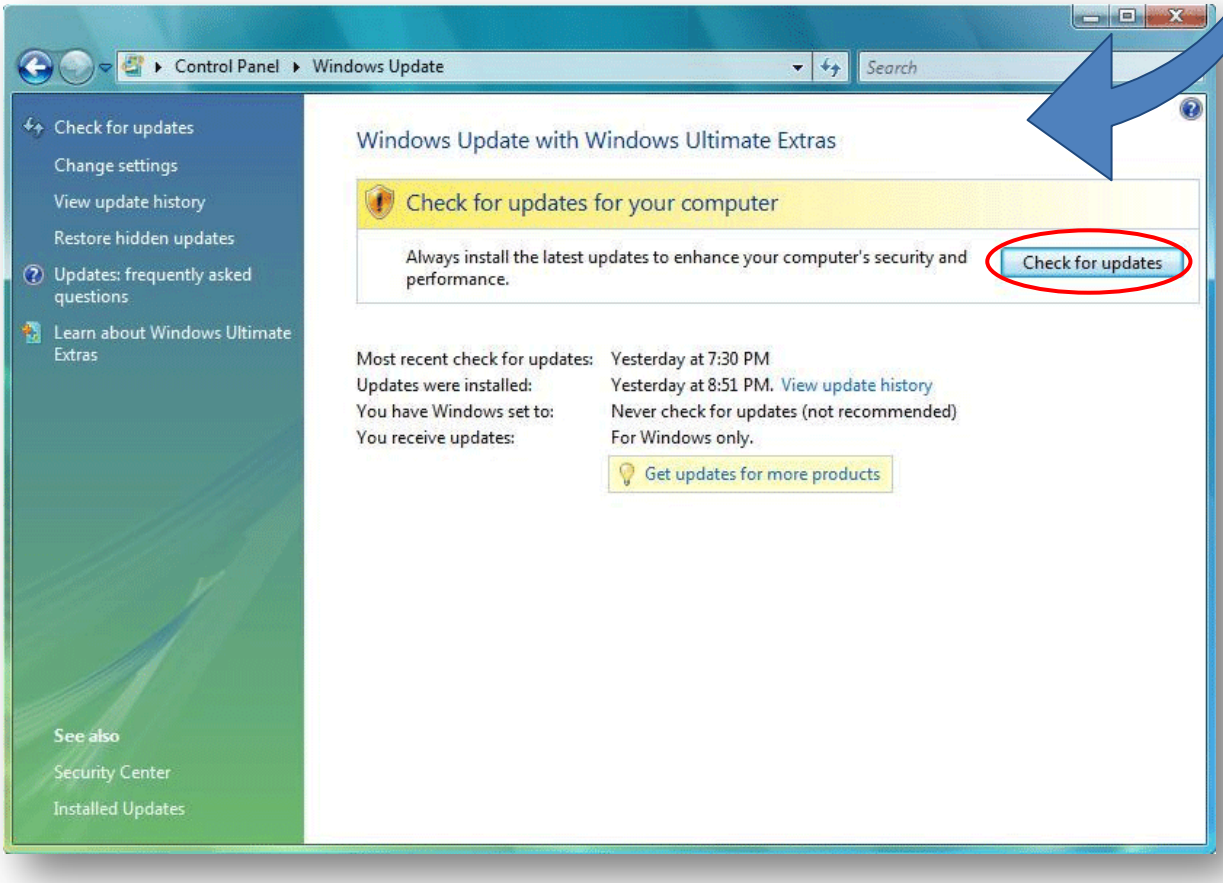


Control Panel (Classic View)



2. Select **Windows Update**.

3. Select **Check for Updates**.


Control Panel ▸ Windows Update
Search
Check for updates
Change settings
View update history
Restore hidden updates
Updates: frequently asked questions
Learn about Windows Ultimate Extras
See also
Security Center
Installed Updates
Windows Update with Windows Ultimate Extras
Check for updates for your computer
Always install the latest updates to enhance your computer's security and performance.
Check for updates
Most recent check for updates: Yesterday at 7:30 PM
Updates were installed: Yesterday at 8:51 PM. View update history
You have Windows set to: Never check for updates (not recommended)
You receive updates: For Windows only.
Get updates for more products